

Market Conduct Annual Statement Scorecard Report for Data Year 2010

Individual Life Cash Value Products - Overall Industry Statistics for Kentucky

Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 6.67 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
56	63	22	15	8	7	5	0	0	0	0	0

Ratio 2: The number of 1035 exchanges to the number of policies issued. State Ratio 1.25 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
105	46	10	5	3	3	2	1	0	1	0	0

Ratio 3: The number of surrenders compared to the number of policies issued. State Ratio 35.90 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
13	28	19	18	14	8	4	6	12	4	5	45

Ratio 4: The number of policies with loan balances exceeding 25% compared to the number of policies in force. State Ratio 4.94 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
34	178	31	4	0	1	0	0	0	0	0	0

Ratio 5: The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid. State Ratio 0.50 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
179	35	5	2	4	1	0	0	0	0	2	0

Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 0.26 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
192	29	3	1	3	0	0	0	0	0	0	0

Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.23

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
167	27	15	11	8	13	1	5	1	0	0	0

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

Market Conduct Annual Statement Scorecard Report for Data Year 2010

Individual Life Non-Cash Value Products - Overall Industry Statistics for Kentucky

Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 10.95 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
42	25	25	22	8	4	1	1	0	0	0	0

Ratio 5: The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid. State Ratio 1.27 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
112	6	3	3	1	0	0	0	0	0	0	0

Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 2.22 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
111	8	1	1	1	1	1	0	1	0	0	0

Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.20

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
183	11	7	5	4	3	2	1	1	0	0	2

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