



The comparative information below is based on all companies reporting MCAS *Life & Annuity* data to the *state of Ohio* for the year 2009. You can compare your company’s results to these statewide average ratios, which were calculated using aggregate data received from all companies for Ohio. For each ratio, there is also a chart indicating the number of reporting companies whose ratios fall into each range of values.

If your company’s calculated ratio for any area is 9999.9%, it is an indication that activity was reported for that ratio category but a valid ratio could not be calculated. For example, if your company reported surrender activity but no policies issued, the ratio of surrenders to policies issued would be 9999.9%.

**Schedule 1: Individual Life Cash Value Products**

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	7.7%
Ratio 2. The number of 1035 exchanges to the number of policies issued	2.8%
Ratio 3. The number of surrenders compared to the number of policies issued	57.8%
Ratio 4. The number of policies with loan balances exceeding 25% compared to the number of policies in force	6.3%
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	1.1%
Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed	0.2%
Ratio 7. Number of complaints per 1,000 policies in force	0.272#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	172	73	23	9	17	10	3	3	1	0	1	3
Ratio 2	219	54	14	7	10	4	1	1	0	0	1	4
Ratio 3	30	29	20	20	13	19	6	7	8	7	5	151
Ratio 4	55	213	42	3	1	0	0	0	0	0	0	1
Ratio 5	238	60	10	4	0	2	0	0	1	0	0	0
Ratio 6	250	57	6	2	0	0	0	0	0	0	0	0

  

Number of complaints per 1,000 policies in force:												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 7	176	41	36	18	10	22	2	3	2	1	0	4



## **Schedule 2: Individual Life Non-Cash Value Products**

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	15.6%
Ratio 2. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	2.1%
Ratio 3. The number of claims denied, resisted or compromised compared to the number of claims closed	2.5%
Ratio 4. Number of complaints per 1,000 policies in force	0.233#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	164	40	18	27	10	8	1	1	1	0	0	1
Ratio 2	237	16	8	3	1	2	1	0	0	0	3	0
Ratio 3	237	23	4	3	0	1	0	0	0	1	2	0

  

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	202	29	6	14	2	13	3	0	0	0	0	2

## **Schedule 3: Group Life Products**

	Statewide Average Ratio
Ratio 1. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.1%
Ratio 2. The number of claims denied, resisted or compromised compared to the number of claims closed	1.0%
Ratio 3. Number of complaints per 1,000 policies in force	0.381#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	174	23	7	3	2	1	0	1	1	0	0	0
Ratio 2	177	27	5	0	1	1	0	0	0	0	1	0

  

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 3	184	3	1	0	1	4	1	0	1	1	1	15



### ***Schedule 4: Individual Fixed Annuities***

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	23.6%
Ratio 2. The number of 1035 exchanges to the number of policies issued	10.7%
Ratio 3. The number of surrenders compared to the number of policies issued	46.5%
Ratio 4. Number of complaints per 1,000 policies in force	0.560#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	125	17	20	20	19	13	8	3	0	2	2	5
Ratio 2	137	32	37	15	2	8	1	0	1	0	0	1
Ratio 3	51	14	16	8	10	10	6	8	4	5	7	95

  

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	178	14	9	8	6	5	6	3	1	0	0	4

### ***Schedule 5: Individual Variable Annuities***

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	21.5%
Ratio 2. The number of 1035 exchanges to the number of policies issued	9.8%
Ratio 3. The number of surrenders compared to the number of policies issued	73.1%
Ratio 4. Number of complaints per 1,000 policies in force	0.459#

Number of companies with ratios falling in the range:												
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	50	7	17	10	7	5	0	0	5	0	1	1
Ratio 2	46	26	16	1	4	0	1	0	3	0	2	4
Ratio 3	12	1	2	3	3	6	2	2	1	3	2	66

  

Number of complaints per 1,000 policies in force												
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	57	9	14	4	7	7	4	0	1	0	0	0