



The comparative information below is based on all companies reporting MCAS *Life & Annuity* data to the *state of Ohio* for the year 2007. 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	7.8%
Ratio 2. The number of 1035 exchanges to the number of policies issued	3.6%
Ratio 3. The number of surrenders compared to the number of policies issued	56.1%
Ratio 4. The number of policies with loan balances exceeding 25% compared to the number of policies in force	0.4%
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	1.4%
Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed	0.3%
Ratio 7. Number of complaints per 1,000 policies in force	0.012#

	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	175	71	27	20	16	8	3	1	3	0	1	2
Ratio 2	212	58	22	14	8	5	0	2	0	0	1	5
Ratio 3	40	25	22	18	10	15	11	12	7	4	9	154
Ratio 4	65	206	48	6	0	0	0	0	0	0	0	2
Ratio 5	233	73	10	3	5	1	0	1	0	0	1	0
Ratio 6	273	48	3	1	1	1	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	181	52	25	18	12	17	8	6	2	0	0	6



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	13.3%
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	2.4%
Ratio 3. The number of claims denied, resisted or compromised compared to the number of claims closed	3.2%
Ratio 4. Number of complaints per 1,000 policies in force	0.240#

	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	169	41	25	22	15	4	1	0	0	0	0	2
Ratio 2	235	20	11	2	2	8	0	0	0	0	1	0
Ratio 3	245	16	11	2	3	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 4	209	18	18	6	3	13	4	2	1	0	0	5

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	1.4%
Ratio 2. The number of claims denied, resisted or compromised compared to the number of claims closed	1.9%
Ratio 3. Number of complaints per 1,000 policies in force	0.426#

	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	173	30	6	1	1	0	0	0	2	0	0	1
Ratio 2	178	29	4	1	0	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	178	4	4	0	0	1	5	2	0	2	1	17



Schedule 4: Individual Fixed Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	39.8%
Ratio 2. The number of 1035 exchanges to the number of contracts issued	23.0%
Ratio 3. The number of surrenders to the number of contracts issued	112.2%
Ratio 4. Number of complaints per 1,000 contracts in force	0.881#

	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	159	13	7	16	10	15	17	11	11	2	5	2
Ratio 2	151	28	18	24	11	11	4	6	3	1	5	6
Ratio 3	55	7	6	5	8	7	6	3	5	5	3	158

	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	198	8	10	9	6	13	11	4	2	1	1	5

Schedule 5: Individual Variable Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	33.9%
Ratio 2. The number of 1035 exchanges to the number of contracts issued	19.8%
Ratio 3. The number of surrenders to the number of contracts issued	78.9%
Ratio 4. Number of complaints per 1,000 contracts in force	0.443#

	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	53	4	5	7	9	13	7	1	6	2	2	1
Ratio 2	48	12	14	15	3	3	6	1	2	1	1	4
Ratio 3	16	0	1	4	5	5	3	7	4	3	1	61

	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	60	16	11	10	4	5	1	0	0	1	0	2