

Market Conduct Annual Statement Scorecard Report for Data Year 2010

Individual Life Cash Value Products - Overall Industry Statistics for Louisiana

Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 2.74 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
77	58	30	8	7	4	2	2	0	0	5	0

Ratio 2: The number of 1035 exchanges to the number of policies issued. State Ratio 0.63 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
122	46	10	9	2	1	0	0	0	0	3	0

Ratio 3: The number of surrenders compared to the number of policies issued. State Ratio 22.63 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
10	32	27	20	13	9	14	3	8	4	7	46

Ratio 4: The number of policies with loan balances exceeding 25% compared to the number of policies in force. State Ratio 5.01 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
45	176	52	4	2	0	0	0	0	0	0	1

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 0.24 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
195	43	7	4	3	2	0	0	0	0	1	0

Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 0.13 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
205	38	12	0	0	0	0	0	0	0	0	0

Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.18

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
185	26	22	14	7	16	5	2	0	0	2	1

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.