

MCAS State Ratio Distribution Report for Data Year 2017

Individual Life Cash Value Products - Overall Industry Statistics for South Carolina

Ratio 1: Replacements issued to number of policies issued. State Ratio: 4.77 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
59	65	26	9	7	3	2	0	0	0	0	0

Ratio 2: Replacements where insureds age >= 65 to total replacements. State Ratio: 38.25 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
22	12	8	14	12	15	11	5	3	5	8	0

Ratio 3: Policies surrendered to policies issued. State Ratio: 22.77 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
3	34	27	18	18	11	7	4	3	2	4	40

Ratio 4: Policies surrendered under 10 years from policy issuance to total policies State Ratio: 39.69 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
67	25	16	9	21	18	14	16	8	18	33	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. State Ratio: 4.72 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
154	55	11	4	0	0	0	1	2	2	2	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. State Ratio: 0.90 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
168	52	9	1	1	0	0	0	0	0	1	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. State Ratio: 0.14

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
172	37	16	8	4	8	2	3	1	1	1	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.

MCAS State Ratio Distribution Report for Data Year 2017

Individual Life Non-Cash Value Products - Overall Industry Statistics for South Carolina

Ratio 1: Replacements issued to number of policies issued. State Ratio: 9.18 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
38	32	19	13	9	1	0	1	0	0	1	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. State Ratio: 4.36 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
112	10	5	3	3	3	0	0	0	0	4	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. State Ratio: 5.07 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
122	9	5	2	1	1	0	0	0	0	2	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. State Ratio: 0.21

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
177	13	8	5	3	7	0	1	2	0	0	5

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