

# MCAS State Ratio Distribution Report for Data Year 2019

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

**Ratio 1: Replacements issued to number of policies issued.** **State Ratio: 4.67 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
61	56	22	15	9	1	0	0	0	0	0	0

**Ratio 2: Replacements where insureds age >= 65 to total replacements.** **State Ratio: 42.40 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	4	17	17	9	16	8	8	3	1	4	0

**Ratio 3: Policies surrendered to policies issued.** **State Ratio: 22.79 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	33	22	14	15	10	7	5	5	3	4	42

**Ratio 4: Policies surrendered under 10 years from policy issuance to total** **State Ratio: 44.97 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
61	21	13	10	22	19	12	11	12	11	41	0

**Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.** **State Ratio: 1.98 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
145	63	17	2	1	0	0	0	0	0	0	0

**Ratio 6: Claims denied, resisted, or compromised to claims closed.** **State Ratio: 0.86 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
176	46	4	2	3	0	0	0	0	0	1	0

**Ratio 7: Complaints received from consumers per 1,000 policies in force.** **State Ratio: 0.17**

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
163	27	20	9	4	14	4	1	1	1	0	2

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 2019

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

**Ratio 1: Replacements issued to number of policies issued. State Ratio: 7.68 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
38	25	26	15	4	0	0	1	0	0	1	0

**Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. State Ratio: 2.49 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
113	14	4	1	4	1	0	0	0	0	2	0

**Ratio 6: Claims denied, resisted, or compromised to claims closed. State Ratio: 3.84 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
124	11	4	0	1	1	0	2	0	0	0	0

**Ratio 7: Complaints received from consumers 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
180	8	9	4	2	4	3	1	2	0	1	0

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