

# MCAS State Ratio Distribution Report for Data Year 2013

## Individual Life Cash Value Products - Overall Industry Statistics for Louisiana

### Ratio 1: Replacements issued to number of policies issued.

**State Ratio 2.71 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
68	69	19	11	3	5	2	0	0	1	1	1

### Ratio 2: Replacements where insureds age >= 65 to total replacements.

**State Ratio 17.09 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
22	17	22	14	7	11	4	5	1	3	5	1

### Ratio 3: Policies surrendered to policies issued.

**State Ratio 21.88 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
9	39	27	19	18	10	2	7	7	2	6	34

### Ratio 4: Policies surrendered under 10 years from policy issuance to total policies surrendered.

**State Ratio 38.11 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
62	19	20	18	19	17	12	11	16	6	53	0

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

**State Ratio 1.27 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
174	47	15	6	3	1	1	0	1	1	2	0

### Ratio 6: Claims denied, resisted, or compromised to claims closed.

**State Ratio 0.38 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
199	42	6	2	1	1	0	0	0	0	1	0

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

**State Ratio 0.09**

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
194	25	20	11	6	9	3	2	0	2	1	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 2013

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

#### Ratio 1: Replacements issued to number of policies issued.

**State Ratio 7.85 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
46	26	21	17	4	2	2	0	0	0	0	1

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

**State Ratio 1.83 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
119	7	6	2	2	0	0	0	1	0	3	0

#### Ratio 6: Claims denied, resisted, or compromised to claims closed.

**State Ratio 2.67 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
121	11	4	1	3	0	0	0	0	0	0	0

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

**State Ratio 0.22**

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
193	11	8	4	2	6	0	1	1	0	1	0

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