

# Market Conduct Annual Statement Scorecard

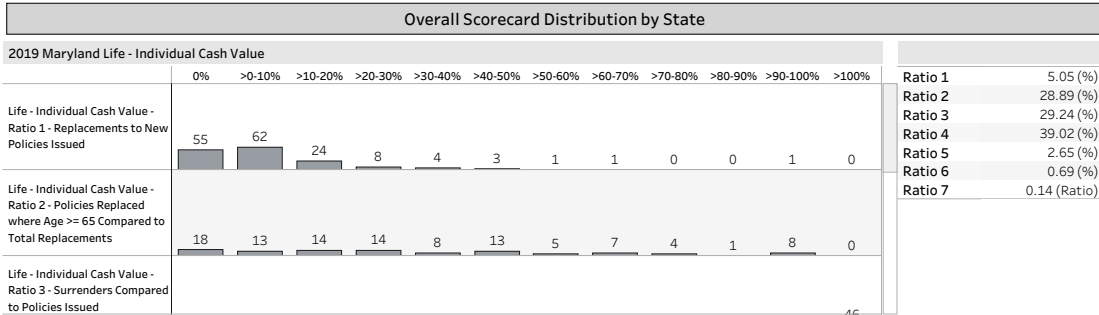
Year  
2019

Select a State  
Maryland

Select a Line of Business  
Life - Individual Cash Value

[Click here to view MCAS Contacts](#)

Please note that ratios where there were 3 or less companies reporting or where there was not enough information to calculate a ratio will not display below.



Ratio 1	5.05 (%)
Ratio 2	28.89 (%)
Ratio 3	29.24 (%)
Ratio 4	39.02 (%)
Ratio 5	2.65 (%)
Ratio 6	0.69 (%)
Ratio 7	0.14 (Ratio)

## Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- Life - Individual Cash Value - Ratio 1 - Replacements to New Policies Issued
- Life - Individual Cash Value - Ratio 2 - Policies Replaced where Age >= 65 Compared to Total Replacements
- Life - Individual Cash Value - Ratio 3 - Surrenders Compared to Policies Issued
- Life - Individual Cash Value - Ratio 4 - Policies Surrendered Through 10 Years from Issue to Total Surrenders
- Life - Individual Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number of Claims Paid
- Life - Individual Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed
- Life - Individual Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

You may view this as a map or a bar chart. Select your desired view below.

If it appears blank below, please select a ratio above.

Map

Users of the MCAS Scorecard data should be aware of the following: (1) Only companies that meet the Market Conduct Annual Statement (MCAS) reporting threshold are required to submit MCAS data. (2) Reporting companies may revise their reported data when errors are discovered. Consequently, statewide ratios reported for one year may change as revised data are submitted by reporting companies. (3) While the jurisdictions that participate in the MCAS and the NAIC make every effort to ensure that reporting companies submit complete and accurate data, the NAIC and the jurisdictions that participate in the MCAS make no representations, guarantees or warranties with respect to the accuracy or completeness of the data and statistics in scorecards. (4) The NAIC and the jurisdictions participating in the MCAS are not responsible for any calculations or products based upon the scorecard data and any use of these scorecard data must be accompanied by a statement. The NAIC and individual states do not endorse a..

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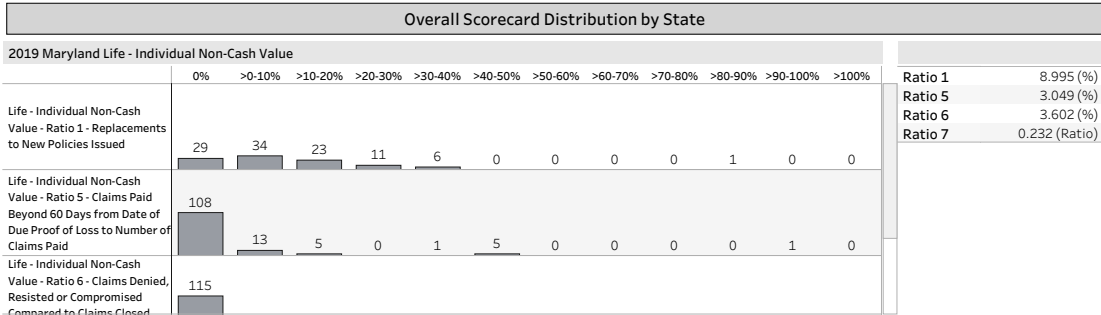
Year  
2019

Select a State  
Maryland

Select a Line of Business  
Life - Individual Non-Cash Value

[Click here to view MCAS Contacts](#)

Please note that ratios where there were 3 or less companies reporting or where there was not enough information to calculate a ratio will not display below.



### Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- Life - Individual Non-Cash Value - Ratio 1 - Replacements to New Policies Issued
- Life - Individual Non-Cash Value - Ratio 5 - Claims Paid Beyond 60 Days from Date of Due Proof of Loss to Number of Claims Paid
- Life - Individual Non-Cash Value - Ratio 6 - Claims Denied, Resisted or Compromised Compared to Claims Closed
- Life - Individual Non-Cash Value - Ratio 7 - Complaints Received Directly from Consumers per 1,000 Policies in Force

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