Market Conduct Annual Statement Scorecard

Year Select a State 2020 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.

Also note: Florida Homeowners ratios do not include Citizens Property Insurance Corporation.

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				(Overall 9	Scoreca	rd Distri	ibution	by State	è				
2020 Maryland Life - Individ	ual Cash	Value												
	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	Ratio 1	3.91 (%)
Life - Individual Cash Value - Ratio 1 - Replacements to New Policies Issued	53	55	20	7	4	2	3	0	0	1	1	0	Ratio 2	25.42 (%)
													Ratio 3	22.10 (%)
													Ratio 4	36.76 (%)
													Ratio 5	2.81 (%)
													Ratio 6	0.61 (%)
Life - Individual Cash Value -													Ratio 7	0.15 (Ratio)
Ratio 2 - Policies Replaced														
where Age >= 65 Compared to Total Replacements	14	16	15	10	11			_			0			
Total Replacements		10	12	12	11	9	1	6	2	1		0		
Life - Individual Cash Value -														
Ratio 3 - Surrenders Compared														
to Policies Issued												- 22		
					Single	Ratio V	iew for S	Selected	d Ratio					
Select a Ratio (Scroll for more)														
Life - Individual Cash Value - Ratio 1	- Replacem	nents to New F	olicies Issuec											
Life - Individual Cash Value - Ratio 2					tal Replacem	ents								
Life - Individual Cash Value - Ratio 3 Life - Individual Cash Value - Ratio 4					to Total Surre	enders								
Life - Individual Cash Value - Ratio 5							ms Paid							
Life - Individual Cash Value - Ratio 6														
Life - Individual Cash Value - Ratio 7	- Complain	ts Received Di	rectly from Co	onsumers per	1,000 Policies	s 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.

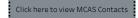
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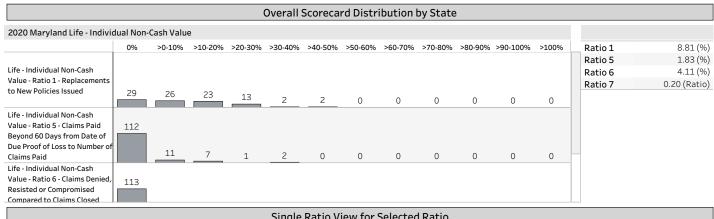
Year Select a State 2020 Maryland

Select a Line of Business

Life - Individual Non-Cash Value



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 Also note, Florida Homeowners ratios do not include Citizens Property Insurance Corporation.



Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

Select a Ratio (scroil 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

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.

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 material complete and accurate data. The natural complete is a submit complete and accurate data. The natural complete is a submit complete and accurate data. The natural complete is a submit complete and accurate data. The natural complete is a submit complete and accurate data. The natural complete is a submit complete and accurate data. The natural complete is a submit complete in the natural complete is a submit complete and accurate data. The natural complete is a submit complete in the natural complete in the natural complete is a submit complete in the natural complete in the natural complete is a submit complete in the natural complete in the natural complete is a submit complete in the natural complete in the nat $the MCAS \ make \ no \ representations, \ guarantees \ or \ warranties \ with \ respect \ to \ the \ accuracy \ or \ completeness \ of \ the \ data \ and \ statistics \ in \ scorecards. \ (4) \ The \ NAIC \ and \ the \ jurisdictions \ participating \ in \ the \ MCAS \ and \ scorecards.$ 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..