

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

Ratio 1: Replacements issued to number of policies issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	31	17	7	3	1	7	0	1	0	0	2	1	5.65%
AL	62	62	23	10	3	3	1	1	0	0	1	1	4.06%
AR	6	17	3	4	3	0	0	0	0	0	0	0	4.11%
AZ	56	66	30	6	4	3	2	0	0	0	0	0	5.87%
CA	49	73	28	7	8	0	0	0	0	0	2	0	6.16%
CO	49	52	34	10	11	2	1	0	0	0	1	0	8.55%
DC	52	32	9	2	4	1	1	0	0	0	0	0	3.42%
DE	46	38	13	8	3	5	0	0	0	0	0	0	4.90%
FL	56	78	31	7	7	1	0	0	0	0	0	2	4.19%
GA	59	84	31	7	8	0	2	0	0	0	1	1	3.77%
HI	38	23	20	8	8	3	1	0	0	0	0	0	9.95%
IA	38	38	24	17	15	7	2	1	0	0	0	0	11.92%
ID	50	33	16	5	7	3	3	1	0	0	2	1	7.62%
IL	55	73	30	20	2	3	0	0	0	0	1	0	5.21%
IN	45	61	34	16	8	6	0	0	0	0	2	0	5.42%
KS	55	58	21	13	4	6	0	0	0	0	0	2	5.92%
KY	56	63	23	19	4	2	0	0	0	0	1	0	6.13%
LA	68	71	20	13	4	1	0	1	0	0	0	1	2.67%
MA	45	44	24	12	6	1	2	2	0	0	0	0	9.67%
MD	48	61	25	11	6	4	0	0	0	0	1	1	4.41%
ME	40	23	15	12	5	1	1	3	0	0	0	0	7.18%
MI	55	69	19	12	7	0	1	1	0	0	0	1	5.36%
MN	49	50	24	13	11	3	1	0	0	0	0	0	7.52%
MO	63	67	24	12	8	7	0	0	0	0	1	0	5.09%
MS	62	68	14	6	5	1	1	0	0	0	3	0	3.23%
MT	37	21	13	8	3	8	2	0	0	0	0	1	5.70%
NC	53	72	29	17	8	1	1	0	0	0	0	0	4.86%
NE	43	35	27	9	11	8	1	1	1	0	0	0	9.42%
NH	41	26	18	12	5	2	0	0	0	0	0	0	8.21%
NJ	54	55	25	8	6	1	0	0	0	0	0	0	6.00%
NM	54	40	17	10	5	3	1	1	0	0	2	0	3.75%
NV	50	60	15	8	7	2	0	1	0	0	1	0	5.46%
OH	57	60	30	28	7	2	1	1	0	0	1	0	7.19%
OK	68	59	23	9	7	2	0	0	0	0	1	0	3.36%
OR	52	45	22	9	11	2	0	2	0	0	0	0	6.21%
PA	50	56	42	12	8	5	0	0	0	0	0	0	6.62%
RI	48	32	11	9	3	2	1	1	0	0	2	0	6.62%
SC	54	66	22	17	5	2	1	1	0	0	1	0	4.26%
TN	64	71	27	15	4	1	0	0	1	0	0	1	4.33%
TX	75	87	34	9	2	2	0	0	0	0	1	0	3.38%
UT	45	41	21	16	4	1	3	2	0	0	0	0	9.56%
VA	52	69	24	13	5	4	1	0	0	0	1	0	5.39%
VT	36	21	8	7	8	3	1	2	1	0	0	1	9.60%
WA	52	45	21	10	8	2	0	0	0	0	0	0	5.94%
WI	50	55	31	10	10	7	1	0	0	0	0	0	8.45%
WV	60	42	17	7	5	3	2	3	0	0	1	0	4.35%
WY	41	24	10	2	3	3	2	1	1	0	4	0	6.23%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	20	5	2	5	2	1	1	0	0	0	3	0	14.21%
AL	19	19	20	10	15	8	4	2	2	2	6	0	20.30%
AR	3	5	7	5	2	3	1	0	0	0	1	0	20.84%
AZ	27	12	21	7	11	3	7	5	5	2	11	0	25.07%
CA	17	25	22	11	11	11	6	6	2	2	5	0	14.72%
CO	25	17	22	10	9	6	4	5	5	1	7	0	19.11%
DC	25	4	6	3	3	3	1	1	0	0	3	0	22.78%
DE	27	2	3	9	8	8	4	1	0	0	6	0	29.05%
FL	15	17	28	8	16	9	8	9	6	3	8	0	25.05%
GA	28	12	26	20	9	15	9	6	4	2	3	0	25.06%
HI	12	10	10	8	4	7	2	4	1	0	5	0	17.64%
IA	21	13	24	8	4	13	6	7	4	1	3	0	25.64%
ID	19	6	4	7	9	5	7	5	3	0	6	0	25.08%
IL	17	23	23	17	12	15	7	5	5	1	5	0	19.54%
IN	25	12	16	15	11	15	10	10	4	3	6	0	30.54%
KS	30	8	17	8	9	9	3	4	6	3	7	0	25.79%
KY	29	8	13	15	7	17	4	5	2	3	10	0	33.58%
LA	22	16	18	9	13	12	3	4	4	1	9	0	20.52%
MA	24	14	13	10	8	9	4	2	2	2	3	0	17.06%
MD	25	16	21	9	9	11	5	5	2	0	6	0	23.94%
ME	18	4	7	3	7	5	7	2	1	1	5	0	33.13%
MI	22	5	18	14	15	17	6	3	5	1	4	0	31.00%
MN	21	16	19	7	8	9	3	7	2	1	9	0	18.40%
MO	27	10	17	10	9	10	13	7	6	2	8	0	24.87%
MS	29	8	13	6	11	13	2	4	2	1	9	0	19.04%
MT	20	2	7	2	9	3	2	3	2	0	6	0	23.01%
NC	26	14	18	15	10	18	7	8	8	3	2	0	29.81%
NE	28	9	16	11	6	4	3	3	4	4	5	0	21.41%
NH	18	5	13	2	5	5	6	4	2	0	3	0	29.10%
NJ	16	17	20	10	8	6	5	7	3	0	3	0	20.82%
NM	25	7	11	3	9	7	5	1	2	0	9	0	26.36%
NV	31	7	17	4	6	9	1	4	4	0	11	0	18.32%
OH	17	15	26	12	16	15	8	5	5	4	7	0	30.00%
OK	25	8	14	12	8	6	1	6	9	2	9	1	30.35%
OR	19	11	14	8	7	7	4	2	5	3	11	0	25.65%
PA	18	16	20	20	13	7	12	6	5	2	4	0	26.88%
RI	22	4	7	9	8	2	0	3	0	2	4	0	26.31%
SC	18	10	23	12	9	16	7	5	4	5	7	0	35.47%
TN	26	17	14	16	11	10	5	4	7	6	4	0	29.58%
TX	22	27	30	9	5	16	8	4	8	2	5	0	21.10%
UT	16	18	7	7	7	9	3	4	7	2	8	0	18.61%
VA	20	13	28	12	7	15	9	2	2	3	8	0	25.02%
VT	19	1	5	8	2	10	2	2	0	0	3	0	28.39%
WA	19	20	14	10	2	7	2	3	2	2	5	0	18.18%
WI	29	12	24	9	5	11	9	3	3	1	8	0	21.77%
WV	30	1	9	7	10	8	3	3	3	0	6	0	30.28%
WY	24	4	3	2	2	6	3	0	0	1	5	0	19.66%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

Ratio 3: Policies surrendered to policies issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	7	8	11	8	1	5	5	1	0	3	2	19	32.93%
AL	7	36	26	18	9	11	5	5	3	4	6	37	18.48%
AR	2	2	6	2	4	2	2	3	1	1	2	6	32.99%
AZ	8	24	20	11	12	13	13	8	3	8	4	43	40.31%
CA	5	25	21	21	16	11	8	5	2	5	3	45	30.26%
CO	6	26	16	21	11	17	2	7	5	3	3	43	42.83%
DC	9	18	14	8	13	5	3	4	2	1	4	20	26.08%
DE	9	19	17	11	8	8	4	4	4	2	2	25	31.96%
FL	6	27	26	17	16	15	7	6	9	4	2	47	27.40%
GA	10	45	29	19	16	12	7	1	5	2	1	46	19.72%
HI	10	11	12	8	9	4	3	5	3	1	2	33	40.27%
IA	7	15	14	13	16	12	6	7	6	3	6	37	54.17%
ID	8	15	14	11	13	13	4	6	3	3	2	29	38.70%
IL	6	29	31	19	23	14	10	3	4	1	5	39	33.38%
IN	9	28	21	12	16	12	13	9	6	1	1	44	39.34%
KS	6	21	19	10	12	15	12	11	2	6	3	42	39.95%
KY	10	35	17	19	13	7	8	9	5	4	2	39	30.61%
LA	9	41	24	23	8	9	5	11	3	4	5	37	19.86%
MA	7	25	18	14	10	6	7	4	3	3	4	35	42.66%
MD	8	28	22	12	16	10	8	7	3	3	4	36	29.28%
ME	6	10	13	12	7	8	4	3	1	2	4	30	52.25%
MI	4	30	25	10	17	10	5	6	8	2	2	46	35.88%
MN	9	28	15	10	11	15	9	10	5	4	2	33	37.05%
MO	6	25	28	18	9	21	13	5	1	2	4	50	35.98%
MS	13	36	26	14	6	9	4	5	1	6	3	37	23.80%
MT	9	14	9	5	6	7	5	6	2	0	8	22	38.82%
NC	9	41	20	20	13	7	10	3	5	4	7	42	24.36%
NE	10	15	12	14	8	11	13	6	1	3	6	37	49.72%
NH	10	7	12	10	10	8	4	1	3	3	3	33	53.51%
NJ	8	34	16	16	12	8	5	5	2	2	1	40	33.48%
NM	7	20	13	14	12	10	8	7	4	7	3	28	27.03%
NV	10	22	18	17	11	13	5	4	6	2	6	30	28.71%
OH	7	28	22	16	18	13	9	12	5	4	3	50	40.26%
OK	7	22	31	13	16	15	7	5	4	4	7	38	28.69%
OR	3	17	16	14	7	11	3	9	8	4	6	45	39.32%
PA	10	30	18	13	19	10	9	6	6	5	2	45	40.88%
RI	12	13	17	12	7	3	0	3	3	1	8	30	46.02%
SC	7	39	21	17	12	10	9	2	6	3	3	40	22.95%
TN	12	34	33	19	10	12	11	3	4	3	4	39	24.88%
TX	10	40	27	22	19	15	7	12	3	5	5	45	21.99%
UT	10	20	17	12	10	10	7	5	1	1	1	39	34.67%
VA	10	29	23	17	11	10	8	9	5	3	7	37	30.21%
VT	10	5	11	11	7	7	3	4	4	0	6	20	60.55%
WA	5	16	22	14	6	17	6	5	3	3	1	40	39.44%
WI	9	24	22	16	8	12	8	5	11	6	5	38	43.24%
WV	11	21	20	13	13	10	4	6	8	3	2	29	30.78%
WY	11	4	9	6	5	9	6	7	2	3	3	26	46.81%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	34	3	10	5	4	12	7	2	5	4	6	0	42.23%
AL	50	23	21	13	8	25	11	14	10	11	42	0	45.04%
AR	0	4	5	6	5	5	3	0	0	2	2	0	44.67%
AZ	61	15	22	18	23	15	11	16	15	8	24	0	41.96%
CA	57	27	26	24	12	22	13	15	11	10	25	0	45.24%
CO	55	24	21	19	14	18	11	16	7	11	25	0	39.61%
DC	36	11	6	8	8	7	7	9	6	8	20	0	45.86%
DE	42	8	13	13	11	12	2	12	9	4	21	0	37.07%
FL	61	27	26	21	24	17	15	12	9	19	37	0	43.95%
GA	53	23	28	19	18	16	15	16	13	14	46	0	46.09%
HI	40	11	11	11	12	14	5	7	3	5	21	0	46.72%
IA	53	12	23	17	17	13	13	9	6	11	21	0	31.60%
ID	36	8	15	10	16	10	13	6	7	6	23	0	41.00%
IL	65	26	22	21	35	18	8	12	12	13	33	0	37.18%
IN	49	27	22	22	18	18	11	12	6	15	37	0	36.81%
KS	57	21	12	19	23	15	12	4	11	9	32	0	37.65%
KY	55	21	19	21	17	12	9	10	10	11	37	0	37.40%
LA	58	19	28	16	13	13	21	12	11	12	43	0	38.55%
MA	54	20	24	11	15	10	10	8	7	6	22	0	29.22%
MD	52	24	21	16	14	13	11	15	10	10	29	0	39.39%
ME	37	14	9	12	9	13	8	5	5	3	18	0	31.39%
MI	54	30	28	12	19	13	10	8	10	17	30	0	35.81%
MN	61	18	21	13	15	17	10	10	10	6	28	0	35.06%
MO	57	28	27	10	21	19	10	13	14	8	40	0	40.07%
MS	58	13	25	12	11	20	9	8	11	9	39	0	39.71%
MT	45	8	11	6	10	10	3	6	3	2	23	0	34.74%
NC	50	32	22	25	15	20	11	18	10	11	39	0	39.84%
NE	50	11	20	16	20	12	8	7	10	6	19	0	33.57%
NH	43	11	16	5	8	12	11	7	3	6	16	0	28.64%
NJ	53	19	15	17	14	14	11	14	5	7	38	0	36.47%
NM	53	12	15	8	16	14	7	12	14	7	25	0	42.98%
NV	56	5	16	14	8	13	16	11	14	5	27	0	51.37%
OH	60	28	30	22	20	14	12	18	10	15	38	0	37.31%
OK	51	16	23	13	20	22	10	20	8	8	39	0	45.11%
OR	61	18	11	15	15	20	9	7	10	7	22	0	39.10%
PA	55	28	26	21	12	17	14	14	10	14	30	0	34.39%
RI	36	14	10	12	10	7	3	8	3	3	23	0	32.78%
SC	64	20	31	13	15	20	9	11	11	7	38	0	41.18%
TN	64	20	18	22	13	23	19	12	15	8	38	0	45.77%
TX	68	30	31	20	13	21	22	20	14	14	45	0	46.87%
UT	44	5	13	12	12	15	11	8	10	12	30	0	46.50%
VA	52	23	30	13	22	19	13	14	10	9	27	0	36.34%
VT	36	11	10	10	4	10	2	6	7	1	15	0	28.30%
WA	57	19	20	19	20	13	5	7	6	9	21	0	35.20%
WI	52	22	26	18	13	19	4	12	9	12	29	0	33.57%
WV	48	10	16	12	11	13	2	11	6	9	31	0	40.09%
WY	38	8	6	9	10	15	5	2	7	4	13	0	39.39%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	64	2	1	3	1	2	0	0	0	0	1	0	1.94%
AL	144	57	5	5	4	2	0	0	1	1	2	0	1.98%
AR	17	16	1	0	0	0	0	0	0	0	0	0	1.09%
AZ	154	51	5	3	1	1	0	0	0	1	2	0	1.61%
CA	129	74	18	7	0	2	0	0	0	0	0	0	1.96%
CO	159	36	7	3	2	2	0	2	0	0	1	0	1.23%
DC	89	8	7	4	0	0	0	1	0	0	1	0	3.02%
DE	107	17	4	1	1	1	0	0	0	0	2	0	1.55%
FL	151	83	9	6	4	2	1	1	1	0	2	0	1.89%
GA	148	69	16	7	3	1	0	0	1	1	2	0	4.48%
HI	106	15	8	0	2	2	0	0	0	0	0	0	2.82%
IA	144	34	4	2	0	0	1	0	1	0	0	0	0.97%
ID	109	23	5	1	1	3	0	0	1	0	0	0	1.95%
IL	162	68	8	5	4	3	0	0	1	1	1	0	1.61%
IN	157	53	12	2	4	1	0	0	1	0	2	0	1.73%
KS	135	42	10	2	3	1	0	1	0	1	2	0	1.36%
KY	147	53	4	6	1	1	2	0	1	0	1	0	2.22%
LA	149	55	15	7	2	3	1	1	1	0	2	0	24.07%
MA	126	35	8	2	4	1	0	0	0	0	0	0	1.28%
MD	144	48	11	4	2	1	0	0	1	0	0	0	2.31%
ME	98	15	5	1	1	0	0	0	0	0	0	0	0.65%
MI	126	63	12	6	2	2	0	1	0	0	2	0	1.47%
MN	144	40	6	4	1	1	0	0	0	0	3	0	0.87%
MO	152	56	9	4	2	2	0	0	2	0	1	0	1.77%
MS	136	47	13	3	6	3	0	2	1	0	1	0	2.98%
MT	103	12	2	2	2	1	0	0	0	0	2	0	1.24%
NC	157	66	9	5	2	1	0	1	2	0	2	0	2.05%
NE	142	18	4	2	2	0	0	2	0	0	0	0	0.85%
NH	98	13	4	2	1	1	0	0	0	0	2	0	0.92%
NJ	112	53	11	2	4	2	1	1	0	0	1	0	1.97%
NM	134	19	8	4	2	2	0	0	0	1	1	0	1.52%
NV	146	20	5	5	1	1	0	1	0	0	1	0	1.66%
OH	134	86	13	4	3	3	0	0	1	0	2	0	1.56%
OK	158	43	12	6	2	0	1	0	1	0	1	0	1.48%
OR	132	30	9	3	2	2	1	0	0	0	0	0	1.32%
PA	147	65	6	6	2	1	0	1	0	2	0	0	1.27%
RI	95	13	3	0	1	2	0	0	0	0	4	0	1.37%
SC	155	49	12	5	4	3	0	0	1	0	2	0	2.19%
TN	144	71	9	6	0	4	1	0	1	0	1	0	2.25%
TX	158	89	22	5	8	1	1	0	1	0	2	0	2.43%
UT	128	25	9	1	3	1	0	0	0	0	1	0	2.57%
VA	146	54	15	3	3	0	0	0	2	1	0	0	2.39%
VT	85	10	3	0	1	0	0	0	0	0	0	0	0.96%
WA	128	31	7	6	3	1	1	0	0	0	0	0	0.95%
WI	144	44	12	1	3	1	0	0	1	0	0	0	0.90%
WV	128	22	6	3	1	2	0	0	0	1	2	0	2.20%
WY	92	12	2	1	1	0	0	0	0	0	2	0	1.67%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	72	0	1	1	0	0	0	0	0	0	0	0	0.20%
AL	175	33	8	3	0	1	1	0	0	0	0	0	1.15%
AR	29	4	0	0	0	1	0	0	0	0	0	0	0.43%
AZ	186	21	3	2	4	2	0	0	0	0	0	0	0.54%
CA	173	48	3	3	1	0	1	1	0	0	0	0	0.58%
CO	187	15	3	2	2	3	0	0	0	0	0	0	0.53%
DC	97	11	0	1	1	0	0	0	0	0	0	0	0.86%
DE	121	8	1	0	1	2	0	0	0	0	0	0	0.55%
FL	194	54	6	1	2	2	0	1	0	0	1	0	0.73%
GA	178	55	8	4	1	1	1	0	0	0	1	0	1.02%
HI	124	8	0	0	0	0	0	1	0	0	1	0	0.72%
IA	167	15	2	1	0	0	0	1	0	0	0	0	0.26%
ID	129	9	3	1	0	1	0	0	0	0	0	0	0.52%
IL	199	47	3	3	0	1	0	0	0	0	0	0	0.50%
IN	186	38	6	1	0	1	0	0	0	0	0	0	0.53%
KS	176	15	2	2	1	0	1	0	0	0	0	0	0.33%
KY	176	31	2	3	3	1	0	0	0	0	0	0	0.44%
LA	183	41	6	2	2	1	0	0	1	0	1	0	0.69%
MA	153	15	1	0	1	4	1	1	0	0	0	0	0.23%
MD	169	33	5	1	2	1	0	0	0	0	0	0	0.51%
ME	116	3	0	1	0	0	0	0	0	0	1	0	0.08%
MI	169	35	4	4	1	1	0	0	0	0	0	0	0.72%
MN	173	18	3	1	0	4	0	0	0	0	0	0	0.47%
MO	184	34	6	0	3	1	0	0	0	0	0	0	0.56%
MS	167	32	8	1	2	1	0	0	0	1	0	0	0.92%
MT	115	6	1	0	1	1	0	0	0	0	0	0	0.92%
NC	179	49	5	8	2	1	0	0	1	0	1	0	0.77%
NE	156	10	2	1	0	1	0	0	0	0	1	0	0.24%
NH	115	3	0	1	0	2	0	0	0	0	1	0	0.16%
NJ	148	32	2	1	0	2	0	0	1	1	0	0	0.38%
NM	152	13	3	0	1	2	0	0	0	0	1	0	0.46%
NV	154	17	3	4	2	0	0	0	0	0	0	0	0.65%
OH	185	53	4	0	2	2	0	0	0	0	2	0	0.64%
OK	185	30	5	2	1	1	0	0	0	0	0	0	0.59%
OR	154	21	1	0	0	2	0	1	0	0	0	0	0.45%
PA	173	48	4	2	0	3	0	0	0	0	0	0	0.36%
RI	111	5	0	0	0	1	0	0	0	1	0	0	0.23%
SC	176	42	9	1	1	2	0	0	0	0	0	0	0.72%
TN	185	39	9	1	1	2	0	0	0	0	0	0	0.71%
TX	207	69	4	4	0	2	0	1	0	0	0	0	1.17%
UT	150	13	2	1	1	1	0	0	0	0	0	0	0.58%
VA	181	33	4	2	2	2	0	0	0	0	0	0	0.49%
VT	96	2	1	0	0	0	0	0	0	0	0	0	0.09%
WA	162	10	1	1	2	1	0	0	0	0	0	0	0.24%
WI	178	26	0	1	0	1	0	0	0	0	0	0	0.26%
WV	127	27	6	1	3	0	1	0	0	0	0	0	0.53%
WY	105	3	0	0	0	1	0	0	1	0	0	0	0.33%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	98	0	3	4	2	0	1	0	0	0	0	1	0.20
AL	180	19	17	7	11	12	1	1	0	0	0	0	0.15
AR	10	11	8	5	0	0	0	0	0	0	0	0	0.16
AZ	152	17	23	14	6	17	8	4	0	3	0	2	0.34
CA	127	47	36	24	7	11	1	3	0	1	0	0	0.29
CO	176	18	18	11	6	11	0	0	0	0	0	2	0.24
DC	120	5	4	2	2	3	5	5	1	2	0	0	0.27
DE	140	6	3	5	1	5	1	0	0	3	0	2	0.19
FL	150	44	31	18	16	19	4	0	0	0	1	0	0.28
GA	183	35	21	14	10	11	2	3	0	1	0	0	0.21
HI	127	9	6	5	4	4	3	0	0	0	0	2	0.16
IA	156	17	14	5	3	5	3	1	2	0	1	1	0.19
ID	138	5	5	4	4	7	3	1	1	1	0	1	0.24
IL	167	51	26	15	10	8	2	1	0	0	0	1	0.19
IN	181	28	22	9	1	10	2	2	2	0	1	0	0.18
KS	178	14	12	9	4	8	1	1	0	0	0	2	0.20
KY	183	22	15	5	7	6	3	0	0	0	0	2	0.14
LA	184	27	16	12	5	16	3	1	1	1	0	1	0.13
MA	130	21	17	9	6	13	2	2	2	0	1	1	0.26
MD	152	32	19	9	7	9	4	1	0	0	0	1	0.16
ME	116	3	8	5	5	6	2	1	0	0	0	2	0.27
MI	161	34	17	14	9	5	2	0	0	0	1	1	0.19
MN	154	21	26	9	5	6	4	0	1	0	0	2	0.18
MO	176	30	23	12	6	10	4	1	0	1	0	2	0.19
MS	186	15	14	6	7	11	1	2	0	0	0	0	0.14
MT	119	5	3	5	1	4	3	1	1	0	0	1	0.30
NC	155	52	27	11	9	11	2	0	1	0	2	0	0.17
NE	158	12	12	2	6	2	2	2	0	0	0	1	0.18
NH	118	6	8	4	7	7	2	0	1	1	1	0	0.22
NJ	134	32	18	12	12	10	0	2	2	0	1	3	0.26
NM	161	7	9	11	3	6	0	1	2	0	0	1	0.20
NV	159	4	13	3	9	7	4	0	1	0	0	5	0.35
OH	164	46	37	9	6	12	2	3	1	0	0	0	0.18
OK	183	17	18	6	5	10	3	3	0	1	0	2	0.20
OR	155	13	14	11	4	2	2	2	0	2	2	0	0.22
PA	166	45	19	15	5	8	3	0	1	0	0	1	0.19
RI	124	7	4	5	2	8	1	0	1	0	0	0	0.20
SC	174	29	14	12	7	8	5	1	1	2	0	0	0.15
TN	189	23	31	13	7	7	2	0	0	0	0	1	0.15
TX	175	58	39	21	10	9	0	4	1	0	0	0	0.16
UT	149	9	10	8	5	9	3	1	1	0	0	0	0.25
VA	159	35	19	16	12	11	0	2	1	1	0	1	0.19
VT	108	7	1	4	0	6	1	1	1	1	0	1	0.24
WA	139	23	16	8	3	6	7	2	4	0	0	1	0.28
WI	174	27	13	9	1	3	2	2	0	0	0	2	0.17
WV	153	12	7	3	8	4	0	1	0	1	1	2	0.14
WY	129	0	1	3	3	2	2	0	0	0	0	0	0.26

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Non-Cash Value Products - Overall Industry Statistics

Ratio 1: Replacements issued to number of policies issued.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	15	9	9	7	7	4	0	0	0	0	1	0	13.88%
AL	34	24	24	15	5	4	0	0	0	0	3	0	8.11%
AR	3	4	11	5	5	1	0	0	0	0	0	0	11.87%
AZ	44	24	21	16	8	4	1	0	0	0	0	0	14.33%
CA	37	35	23	14	3	4	0	0	0	0	0	0	12.38%
CO	31	22	24	16	11	4	0	1	1	0	0	0	16.00%
DC	36	16	16	3	1	0	0	0	0	0	1	0	6.76%
DE	24	12	16	15	7	2	0	0	0	0	0	0	12.22%
FL	34	34	32	14	4	1	1	0	0	0	0	1	8.59%
GA	38	42	26	11	5	1	1	0	0	0	1	0	9.15%
HI	17	11	22	7	3	2	2	1	0	0	0	0	15.14%
IA	29	16	20	16	9	5	2	1	0	0	0	0	19.41%
ID	28	14	15	14	10	4	1	1	0	0	2	0	17.87%
IL	38	33	27	15	5	4	0	0	0	1	1	0	11.90%
IN	39	27	21	19	11	0	1	0	1	0	0	1	12.68%
KS	40	22	12	15	14	4	3	0	0	0	1	0	14.71%
KY	35	25	19	12	14	4	1	0	0	0	1	0	12.09%
LA	44	29	21	8	8	2	2	0	0	0	1	0	9.16%
MA	32	23	21	11	6	0	0	0	0	0	0	1	14.58%
MD	30	27	26	15	3	1	1	2	1	0	1	0	11.01%
ME	15	19	14	6	11	0	0	1	0	1	0	0	17.61%
MI	31	32	23	14	9	2	1	0	0	0	1	1	10.66%
MN	24	21	15	23	8	7	0	1	0	0	0	0	16.17%
MO	37	30	19	16	7	6	1	0	1	0	1	0	11.50%
MS	38	27	20	12	6	2	1	1	1	0	0	0	6.59%
MT	22	7	12	12	5	3	2	1	0	0	2	1	19.38%
NC	42	30	18	18	8	4	1	1	0	0	1	1	9.72%
NE	28	12	21	12	7	5	4	4	0	0	0	0	19.67%
NH	25	11	15	14	4	4	2	0	0	1	1	0	18.60%
NJ	26	29	23	13	4	2	1	1	1	0	0	0	16.53%
NM	29	17	16	14	5	3	1	2	1	0	3	0	12.34%
NV	29	27	16	14	3	3	0	0	0	0	2	0	10.86%
OH	36	30	18	24	9	4	0	2	0	1	1	0	14.72%
OK	40	27	12	21	5	5	0	1	0	0	1	0	10.09%
OR	19	18	19	18	7	1	2	0	0	0	0	0	19.31%
PA	32	29	29	18	4	5	0	2	0	0	0	0	16.06%
RI	26	19	11	14	2	3	0	0	1	0	0	0	15.00%
SC	38	29	22	12	7	4	2	2	0	0	0	0	9.09%
TN	44	30	27	11	5	3	1	0	0	0	1	0	7.95%
TX	50	47	30	14	6	1	0	0	0	1	0	0	9.21%
UT	29	18	20	13	11	3	1	0	0	0	1	0	19.59%
VA	34	27	25	19	6	3	2	0	1	0	0	0	10.86%
VT	19	10	11	16	5	0	3	0	0	0	1	1	18.46%
WA	22	18	25	11	7	4	0	1	1	0	0	0	16.13%
WI	32	20	21	17	11	6	0	1	1	0	3	0	17.63%
WV	25	21	20	5	4	5	1	1	0	0	2	0	10.00%
WY	27	9	12	13	9	1	0	0	0	0	0	1	15.54%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Non-Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	38	0	1	0	0	0	0	0	0	0	0	0	0.91%
AL	102	14	3	0	5	1	0	0	0	1	1	0	2.57%
AR	23	4	2	0	0	0	0	0	0	0	0	0	1.17%
AZ	113	12	3	1	1	1	0	0	0	0	1	0	1.62%
CA	113	27	7	1	2	1	0	0	0	0	3	0	1.78%
CO	107	9	4	0	0	0	0	0	0	0	2	0	1.72%
DC	49	1	1	1	0	0	0	1	0	0	1	0	3.27%
DE	60	0	0	2	1	0	0	0	0	0	1	0	1.23%
FL	131	31	4	2	2	2	0	0	0	0	2	0	2.44%
GA	131	12	4	2	0	2	1	0	0	0	2	0	1.96%
HI	56	0	1	1	1	1	0	0	0	0	0	0	1.10%
IA	102	4	0	0	1	0	0	0	0	0	2	0	0.68%
ID	73	2	1	0	0	0	0	0	0	0	1	0	0.86%
IL	126	19	5	0	0	2	0	0	0	1	1	0	1.01%
IN	126	9	3	0	0	0	0	0	0	0	2	0	0.82%
KS	94	9	3	1	0	0	0	0	0	0	2	0	1.46%
KY	100	13	2	0	1	0	0	0	0	0	4	0	1.47%
LA	114	10	3	1	3	0	0	0	1	0	2	0	1.13%
MA	86	9	1	0	0	1	0	0	0	0	3	0	1.12%
MD	96	13	2	3	1	2	0	0	0	0	2	0	1.54%
ME	54	2	1	0	0	3	0	0	0	0	2	0	1.85%
MI	120	18	4	0	1	1	0	0	0	0	1	0	1.28%
MN	94	9	4	0	0	0	0	0	0	0	3	0	1.59%
MO	121	13	2	1	1	0	0	0	0	0	2	0	1.74%
MS	91	7	2	0	2	1	0	0	0	0	2	0	0.53%
MT	60	1	1	0	0	0	0	0	0	0	0	0	0.72%
NC	121	20	4	2	0	1	0	0	0	0	3	0	1.71%
NE	82	0	1	1	1	0	0	0	0	0	2	0	1.04%
NH	67	1	2	0	0	0	0	0	0	0	1	0	1.03%
NJ	90	16	2	2	1	1	0	0	0	0	1	0	2.57%
NM	78	1	2	0	1	0	0	0	0	0	2	0	1.74%
NV	88	5	1	0	1	0	0	0	0	0	3	0	1.97%
OH	133	19	2	0	1	0	0	1	0	0	2	0	0.94%
OK	119	4	4	0	2	2	0	0	0	0	3	0	1.83%
OR	93	2	1	0	0	0	0	0	0	0	2	0	0.89%
PA	108	21	4	4	1	1	0	0	0	0	3	0	1.29%
RI	61	0	0	0	2	1	0	0	0	0	1	0	1.31%
SC	123	9	4	2	0	1	1	0	0	0	1	0	2.13%
TN	116	14	4	3	1	0	0	1	0	0	1	0	1.78%
TX	148	32	6	2	3	1	0	0	1	0	5	0	4.58%
UT	80	3	2	0	1	2	0	0	0	0	1	0	1.54%
VA	115	9	6	0	1	2	0	0	0	0	0	0	1.54%
VT	55	1	0	2	0	0	0	0	0	0	0	0	1.55%
WA	103	7	1	1	1	0	0	0	1	0	1	0	1.31%
WI	103	8	3	0	2	1	0	0	0	0	1	0	1.00%
WV	75	6	2	0	0	0	0	0	0	0	1	0	1.23%
WY	48	0	1	0	0	0	0	0	0	0	1	0	1.37%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Non-Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	39	0	0	0	0	0	0	0	0	0	0	0	0.00%
AL	103	12	6	2	3	1	0	0	0	0	0	0	3.92%
AR	24	4	0	0	0	0	1	0	0	0	0	0	1.88%
AZ	113	11	3	0	2	3	0	0	0	0	1	0	3.52%
CA	116	31	1	3	2	0	0	1	0	0	2	0	3.22%
CO	108	5	4	2	1	1	0	1	0	0	0	0	2.29%
DC	48	1	1	0	2	1	0	1	0	0	0	0	4.04%
DE	59	1	1	1	1	1	0	0	0	0	1	0	3.26%
FL	137	24	4	6	2	1	0	0	0	0	1	0	3.50%
GA	125	16	5	4	3	1	0	0	0	0	0	0	4.06%
HI	54	2	1	1	0	1	0	0	1	0	0	0	3.95%
IA	97	6	1	1	0	3	0	1	0	0	0	0	2.47%
ID	66	3	3	2	2	0	0	1	0	0	0	0	3.11%
IL	130	11	7	3	2	1	0	0	0	0	1	0	2.15%
IN	121	13	0	2	2	1	0	1	0	0	0	0	1.36%
KS	99	3	3	1	1	2	0	0	0	0	0	0	2.19%
KY	103	7	4	1	1	3	0	1	0	0	1	0	2.63%
LA	108	16	5	2	1	2	0	0	0	0	0	0	3.49%
MA	86	4	2	1	4	2	0	1	0	0	0	0	3.50%
MD	97	6	8	3	1	3	0	1	0	0	0	0	3.95%
ME	60	2	0	0	0	0	0	0	0	0	1	0	1.82%
MI	123	11	7	1	1	2	0	0	0	0	0	0	2.47%
MN	97	9	1	3	0	0	0	0	0	0	2	0	3.02%
MO	129	7	1	0	2	1	0	0	0	0	0	0	1.27%
MS	86	11	1	1	4	2	0	0	0	0	0	0	1.96%
MT	60	0	0	1	0	1	0	0	0	0	0	0	1.07%
NC	123	13	7	3	3	2	0	0	0	0	0	0	4.20%
NE	79	2	1	0	1	3	1	0	0	0	1	0	2.04%
NH	65	3	0	1	1	0	0	0	1	0	0	0	2.50%
NJ	93	11	6	1	1	0	0	0	1	0	1	0	2.90%
NM	78	3	0	1	2	0	0	0	0	0	0	0	2.47%
NV	87	5	1	2	2	1	0	0	0	0	0	0	3.53%
OH	130	17	4	2	3	2	0	0	0	0	0	0	1.11%
OK	117	8	4	0	3	2	0	0	0	0	0	0	2.38%
OR	89	6	1	1	0	1	0	0	0	0	1	0	1.75%
PA	113	17	3	5	3	1	0	0	0	0	1	0	1.71%
RI	62	1	2	0	0	0	0	0	0	0	0	0	0.78%
SC	122	8	5	1	1	4	0	0	0	0	0	0	3.92%
TN	113	10	9	2	3	2	1	0	0	0	0	0	4.62%
TX	150	29	11	3	3	2	0	0	0	0	1	0	4.43%
UT	78	4	3	1	1	1	1	0	0	0	1	0	4.13%
VA	112	8	6	4	2	0	1	0	0	0	0	0	2.83%
VT	55	0	1	1	0	0	0	0	1	0	0	0	4.90%
WA	106	6	0	0	2	0	0	0	1	0	1	0	1.66%
WI	102	8	2	2	3	1	0	0	0	0	0	0	2.40%
WV	72	6	2	3	0	1	0	0	0	0	0	0	2.63%
WY	48	0	1	0	1	0	0	0	0	0	0	0	1.35%

MCAS State Ratio Distribution Report for Data Year 2015

Individual Life Non-Cash Value Products - Overall Industry Statistics

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	92	0	0	2	0	2	0	1	0	0	0	1	0.22
AL	181	7	5	4	3	4	1	1	0	0	1	3	0.15
AR	19	7	4	1	1	1	0	0	0	0	0	0	0.15
AZ	169	12	9	5	4	8	0	0	1	0	0	3	0.26
CA	155	23	15	14	3	6	2	0	0	0	0	8	0.32
CO	167	10	14	3	0	11	2	1	0	0	0	4	0.20
DC	127	0	0	1	1	2	0	0	0	0	0	3	0.18
DE	137	0	3	5	2	4	2	0	0	0	0	1	0.33
FL	174	19	20	11	2	11	1	2	0	1	1	5	0.26
GA	198	12	15	6	1	4	0	1	0	0	1	1	0.19
HI	135	1	2	2	3	1	1	1	0	0	0	0	0.26
IA	163	6	5	0	4	1	2	1	0	0	0	2	0.13
ID	138	3	4	1	2	2	0	0	2	0	0	0	0.20
IL	190	15	18	3	3	8	2	3	0	0	0	2	0.19
IN	188	12	3	2	1	6	1	2	0	0	0	5	0.13
KS	176	8	5	5	0	1	2	0	1	0	0	2	0.15
KY	178	16	3	3	1	1	2	1	1	0	1	2	0.14
LA	186	8	8	3	3	5	2	2	1	1	1	1	0.25
MA	144	15	9	4	1	3	3	0	0	0	0	1	0.14
MD	159	17	11	2	3	2	4	0	1	0	1	4	0.22
ME	118	1	7	1	3	0	1	0	0	0	0	1	0.20
MI	171	14	14	5	4	5	1	1	0	0	0	1	0.17
MN	172	12	4	0	2	5	0	0	1	1	0	1	0.09
MO	185	13	8	7	4	5	1	2	1	0	0	3	0.18
MS	188	5	3	4	1	2	3	0	1	0	0	0	0.13
MT	119	1	3	2	1	0	1	1	0	0	0	0	0.11
NC	176	19	12	6	1	7	1	2	0	2	0	0	0.16
NE	159	6	1	1	3	1	1	0	0	0	0	0	0.13
NH	124	2	4	3	1	5	1	1	0	0	1	2	0.24
NJ	142	17	13	3	2	8	1	2	0	1	0	3	0.25
NM	154	4	5	2	1	2	1	2	0	0	1	3	0.21
NV	148	4	6	6	4	5	4	1	0	2	0	1	0.37
OH	180	23	10	4	5	4	3	0	1	0	0	3	0.16
OK	185	8	6	1	2	4	1	2	2	0	0	3	0.15
OR	150	8	3	8	1	4	0	0	0	1	0	3	0.20
PA	165	30	13	4	3	3	2	1	1	0	0	1	0.18
RI	126	1	1	3	1	2	2	2	0	0	0	1	0.18
SC	184	13	5	4	1	5	1	1	0	0	0	4	0.19
TN	186	15	9	5	4	3	1	3	0	1	0	2	0.14
TX	213	30	11	11	0	5	2	1	1	1	1	3	0.20
UT	148	10	3	1	3	3	1	0	0	0	1	2	0.15
VA	183	10	11	5	5	8	0	2	1	0	0	0	0.22
VT	108	1	1	2	1	2	0	1	0	0	0	2	0.22
WA	151	11	8	5	3	4	0	2	0	0	0	4	0.19
WI	163	9	8	5	2	4	3	0	1	1	0	5	0.14
WV	158	1	3	0	0	3	1	1	0	0	1	1	0.10
WY	126	1	1	3	1	0	0	0	0	0	0	0	0.10