The following tables show the **2008** statewide average ratios for each MCAS schedule. In addition, for some ratios the number of companies reporting a ratio within a specified range is also shown.

If your company's calculated ratio for any area is 9999.9%, this indicates a valid ratio could not be calculated. For example, if your company reported surrender activity but no policies issued, the ratio of surrenders to policies issued would be 9999.9%.

Schedule 1: Individual Life Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	4.9%
Ratio 2. The number of 1035 exchanges to the number of policies issued	1.5%
Ratio 3. The number of surrenders compared to the number of policies issued	33.9%
Ratio 4. The number of policies with loan balances exceeding 25% compared to the number of policies in force	5.2%
Ratio 5. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.4%
Ratio 6. The number of claims denied, resisted or compromised compared to the number of claims closed	0.4%
Ratio 7. Number of complaints per 1,000 policies in force	0.233#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	161	53	31	11	7	3	2	3	1	2	2	1
Ratio 2	200	43	12	7	4	3	0	1	2	0	2	3
Ratio 3	41	29	16	17	10	9	6	7	4	5	4	129
Ratio 4	67	138	60	7	3	1	0	0	0	0	0	1
Ratio 5	215	49	7	3	1	0	0	0	1	0	1	0
Ratio 6	241	23	7	1	4	1	0	0	0	0	0	0
	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 7	164	37	17	17	14	15	5	0	3	0	1	4

Schedule 2: Individual Life Non-Cash Value Products

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	13.0%
Ratio 2. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	1.9%
Ratio 3. The number of claims denied, resisted or compromised compared to the number of claims closed	4.7%
Ratio 4. Number of complaints per 1,000 policies in force	0.351#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	149	28	23	25	4	4	1	1	1	0	0	0
Ratio 2	213	11	4	3	1	1	0	0	0	0	3	0
Ratio 3	219	7	4	0	1	1	0	0	2	1	1	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	178	14	14	9	7	8	1	2	0	1	0	2

Schedule 3: Group Life Products

	Statewide Average Ratio
Ratio 1. The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid	2.0%
Ratio 2. The number of claims denied, resisted or compromised compared to the number of claims closed	2.2%
Ratio 3. Number of complaints per 1,000 policies in force	1.103#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	146	20	5	1	0	1	0	1	0	0	3	0
Ratio 2	150	21	3	1	2	0	0	0	0	0	0	0

	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 3	152	2	1	0	0	0	0	4	1	1	0	16

Schedule 4: Individual Fixed Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	28.7%
Ratio 2. The number of 1035 exchanges to the number of policies issued	16.2%
Ratio 3. The number of surrenders compared to the number of policies issued	68.9%
Ratio 4. Number of complaints per 1,000 policies in force	0.668#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	120	7	15	21	15	10	6	7	1	0	4	1
Ratio 2	128	21	23	17	5	5	2	3	0	0	2	1
Ratio 3	59	11	8	5	5	8	4	5	4	4	6	88
	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	169	3	4	4	5	8	5	3	2	2	0	2

Schedule 5: Individual Variable Annuities

	Statewide Average Ratio
Ratio 1. The number of replacements issued compared to the number of policies issued	26.8%
Ratio 2. The number of 1035 exchanges to the number of policies issued	13.9%
Ratio 3. The number of surrenders compared to the number of policies issued	78.5%
Ratio 4. Number of complaints per 1,000 policies in force	0.700#

	Number of companies with ratios falling in the range:											
	0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
Ratio 1	41	5	6	15	9	8	4	2	3	2	1	1
Ratio 2	45	13	20	2	3	6	2	1	1	1	2	1
Ratio 3	11	1	1	3	5	2	2	4	4	2	3	59
	Number of complaints per 1,000 policies in force											
	0	>0 to 0.25	>0.25 - 0.5	>0.5 to 0.75	>0.75 to 1	>1 to 2	>2 to 3	>3 to 4	>4 to 5	>5 to 6	>6 to 7	>7
Ratio 4	61	6	8	9	6	3	1	1	1	1	0	0