Market Conduct Annual Statement Scorecard Report for Data Year 2016

Individual Life Cash Value Products - Overall Industry Statistics for New Hampshire

Ratio 1: Replacements issued to number of policies issued. **State Ratio: 8.23 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
47	29	11	7	9	6	1	1	0	0	1	0

Ratio 2: Replacements where insureds age >= 65 to total replacements. **State Ratio: 28.61 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
16	3	9	8	9	6	4	4	3	0	3	0

Ratio 3: Policies surrendered to policies issued. **State Ratio: 55.93 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
12	13	10	11	8	9	7	3	2	5	2	30

Ratio 4: Policies surrendered under 10 years from policy issuance to total policies **State Ratio: 25.89 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
42	11	9	11	11	16	2	8	4	4	19	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. **State Ratio: 0.82 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
102	15	1	3	0	2	0	0	0	0	1	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. **State Ratio: 0.13 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
116	5	1	0	1	1	0	0	0	0	0	0

Ratio 7: Complaints received from consumers per 1,000 policies in force. **State Ratio: 0.32**

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
130	4	8	4	1	6	0	1	1	1	1	3

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. See link for a list of companies reporting by line by state and the percentage share of total state premiums written by these reporting companies. (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 any calculation or subsequent use of the MCAS scorecard data.'

Copyright © 1990 - 2017 National Association of Insurance Commissioners.

Market Conduct Annual Statement Scorecard Report for Data Year 2016

Individual Life Non-Cash Value Products - Overall Industry Statistics for New Hampshire

Ratio 1: Replacements issued to number of policies issued. **State Ratio: 13.81 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
27	11	13	15	9	0	0	0	1	0	1	0

Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid. **State Ratio: 3.87 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
65	1	3	0	2	1	0	0	0	1	0	0

Ratio 6: Claims denied, resisted, or compromised to claims closed. **State Ratio: 0.96 %**

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

Ratio 7: Complaints received from consumers per 1,000 policies in force. **State Ratio: 0.18**

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
131	4	3	2	0	4	1	0	0	0	0	1

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. See link for a list of companies reporting by line by state and the percentage share of total state premiums written by these reporting companies. (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 any calculation or subsequent use of the MCAS scorecard data.'

Copyright © 1990 - 2017 National Association of Insurance Commissioners.