



## DRAFT - MCAS Ratios

---

Ratio 7. **Number of Complaints received per 1,000 Policies/Certificates In Force During the Period**

$$\left( \frac{[\# \text{ of complaints received by company (83) + complaints received through DOI (84)]}{[(\text{policies/certificates in force at beginning (47) + policies/certificates issued (50) ]}]} \right)$$

Ratio 8. **Percentage of Lawsuits Closed with Consideration for the Consumer**

$$\left( \frac{[\# \text{ of lawsuits closed with consideration for the consumer (89)]}{[\# \text{ of lawsuits closed during the period (88)]} \right)$$

Ratio 9. **Lawsuits to Policies/Certificates In Force During the Period**

$$\left( \frac{[\# \text{ of lawsuits opened during the period (87)]}{[(\text{policies/certificates in force at beginning (47) + policies/certificates issued (50) ]}]} \right)$$

Ratio 10. **Average Commission**

$$\left( \frac{[\text{Commissions Paid during the Reporting Period (101) - Unearned Commissions Returned to Company on Policies Sold During the Period (102)}]}{[(\# \text{ of new policies/certificates issued during the period (50) ]}]} \right)$$