The comparative information presented below is based on all companies reporting **MCAS Homeowner** data to the State of Maryland for data year **2007**. You can compare your company's results to these statewide average ratios, which were calculated using aggregate data received from all companies for Maryland. For each ratio, there is also a chart indicating the number of reporting companies whose ratios fall into each range of values.

If your company's calculated ratio for any area is 9999.9% it is an indication that activity was reported for that ratio category but a valid ratio could not be calculated. For example, if your company reported non-renewal activity but no policies in force, the ratio of non-renewals to policies in force would show as 9999.9%.

1. ***The number of claims closed without payment compared to the total number of claims closed:***

Maryland Statewide Average 29.7%

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%
5	5	14	25	25	10	4	5	0	0	0	0

2. ***Percentage of claims unprocessed at the end of the period:***

Maryland Statewide Average 13.5%

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%
3	31	34	18	2	2	0	1	0	1	1	0

3. ***Percentage of claims paid beyond 60 days:***

Maryland Statewide Average 25.1%

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%
9	5	20	21	26	6	4	1	0	0	1	0

4. ***Non-renewals to policies in force:***

Maryland Statewide Average 0.4%

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%
29	62	1	1	0	0	0	0	0	0	0	0

5. ***Cancellations over 60 days to policies in force:***

Maryland Statewide Average 0.4%

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%
25	68	0	0	0	0	0	0	0	0	0	0

6. ***Cancellations under 60 days to new policies issued:***

Maryland Statewide Average 1.4%

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%
31	55	2	1	0	0	0	0	0	0	0	4

7. ***Suits opened during the period to claims closed without payment:***

Maryland Statewide Average 1.0%

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%
53	35	5	0	0	0	0	0	0	0	0	0