

# Market Conduct Annual Statement Scorecard

Year  
2023

State  
Maryland

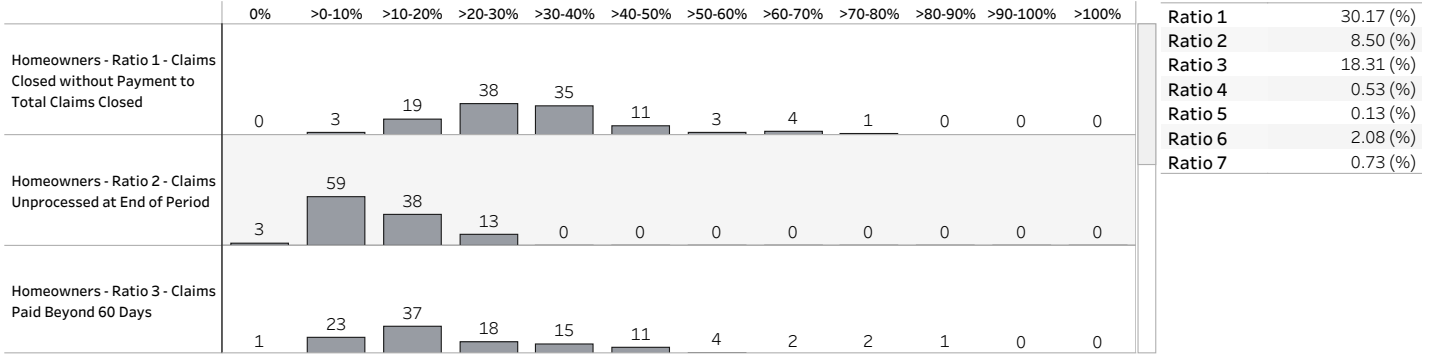
Select a Line of Business  
Homeowners

[Click to view MCAS Contacts](#)

Please note that ratios where there were 3 or less companies reporting or where there was not enough information to calculate a ratio will not display below.  
Also note, Florida Homeowners ratios do not include Citizens Property Insurance Corporation.

## Overall Scorecard Distribution by State

2023 | Maryland | Homeowners



## Single Ratio View for Selected Ratio

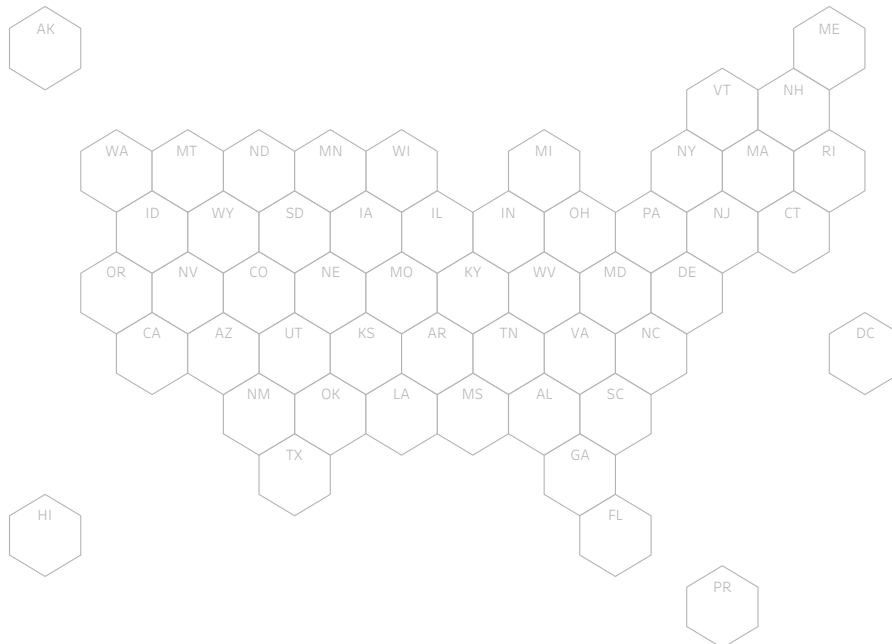
Select a Ratio (Scroll for more)

- Homeowners - Ratio 1 - Claims Closed without Payment to Total Claims Closed
- Homeowners - Ratio 2 - Claims Unprocessed at End of Period
- Homeowners - Ratio 3 - Claims Paid Beyond 60 Days
- Homeowners - Ratio 4 - Non-renewals to Policies in Force
- Homeowners - Ratio 5 - Cancellations over 60 Days to Policies in Force
- Homeowners - Ratio 6 - Cancellations under 60 Days to New Policies Issued
- Homeowners - Ratio 7 - Suits Opened During the Period to Claims Closed Without Payment

You may view this as a map or a bar chart.

(Note: If it appears blank below, please select a ratio above.)

[Show Bar Chart](#)



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. (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 a..

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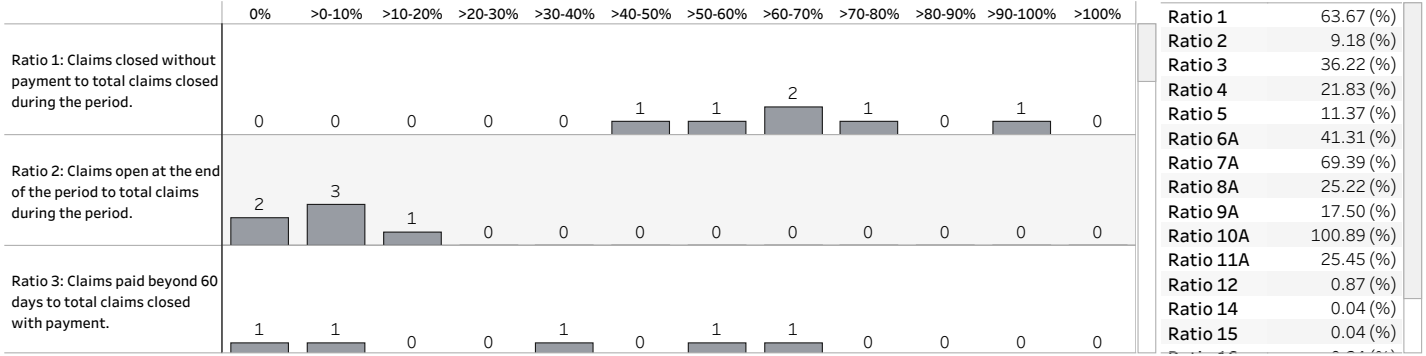
Select a Line of Business  
Lender-Placed Insurance - Homeowners

[Click to view MCAS Contacts](#)

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## Overall Scorecard Distribution by State

2023 | Maryland | Lender-Placed Insurance - Homeowners



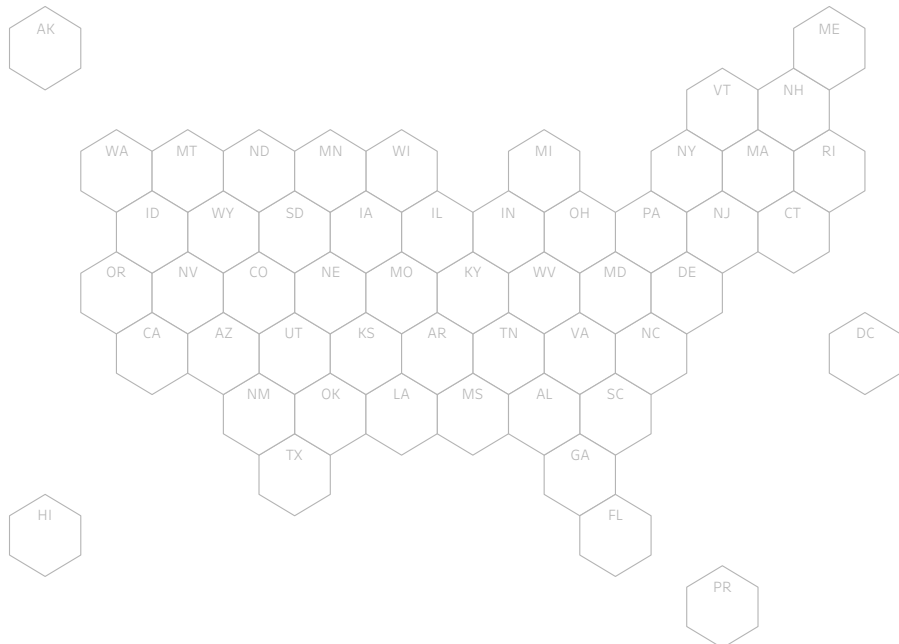
## Single Ratio View for Selected Ratio

Select a Ratio (Scroll for more)

- Ratio 1: Claims closed without payment to total claims closed during the period.
- Ratio 2: Claims open at the end of the period to total claims during the period.
- Ratio 3: Claims paid beyond 60 days to total claims closed with payment.
- Ratio 4: Loss Ratio (Incurred Claims to Earned Premium).
- Ratio 5: Master policy cancellations to master policies in force at the beginning of the period.
- Ratio 6A: Flat-cancellations beyond 45 days to Total Flat-cancellations - Certificates.
- Ratio 7A: Total cancellations to coverages issued - Certificates.

You may view this as a map or a bar chart.  
(Note: If it appears blank below, please select a ratio above.)

[Show Bar Chart](#)



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