The comparative information presented below is based on all companies reporting **MCAS Homeowner** data to the State of Maryland for data year **2008**. 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 26.6%

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	6	9	34	33	11	3	0	0	0	0	0

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

Maryland Statewide Average 11.5%

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%
7	43	24	16	5	3	0	1	0	0	0	0

3. Percentage of claims paid beyond 60 days:

Maryland Statewide Average 22.7%

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%
7	10	18	30	21	10	1	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%
33	65	0	0	0	0	0	0	0	0	0	1

5. Cancellations over 60 days to policies in force:

Maryland Statewide Average 0.2%

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	69	0	0	0	0	0	0	0	0	0	1

6. Cancellations under 60 days to new policies issued:

Maryland Statewide Average 1.6%

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%
37	55	4	0	0	0	0	0	0	0	0	3

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

Maryland Statewide Average 1.1%

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%
63	33	1	0	0	0	0	0	0	0	2	0