

MCAS State Ratio Distribution Report for Data Year 2012

Homeowners - Overall Industry Statistics for Maryland

Ratio 1: Claims closed without payment to the total claims closed. **State Ratio 23.50 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	12	20	36	25	15	4	0	1	0	0	0	

Ratio 2: Percentage of claims unprocessed at end of period. **State Ratio 8.45 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
2	56	43	8	1	2	0	0	2	0	0	0	

Ratio 3: Percentage of claims paid beyond 60 days. **State Ratio 19.29 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	23	33	23	17	10	0	0	1	1	0	0	

Ratio 4: Non-renewals to policies in force. **State Ratio 0.76 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
20	91	0	0	0	2	0	0	0	0	1	0	

Ratio 5: Cancellations over 60 days to policies in force. **State Ratio 0.42 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
23	90	1	0	0	0	0	0	0	0	0	0	

Ratio 6: Cancellations under 60 days to new policies issued. **State Ratio 1.57 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
25	57	5	0	1	0	0	1	0	0	1	3	

Ratio 7: Suits opened during the period to claims closed without payment. **State Ratio 0.69 %**

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
61	47	2	0	0	2	0	0	0	0	0	1	

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.