Market Conduct Annual Statement Scorecard Report for Data Year 2013

Homeowners - Overall Industry Statistics for Maryland

Ratio 1: Cla	ims closed w	ithout payme	nt to the tota	I claims clos	ed.					State Ra	tio 29.13 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
2	8	9	33	41	12	3	4	1	0	0	0
Ratio 2: Per	rcentage of cla	aims unproce	essed at end	of period.						State Ra	tio 8.03 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	67	31	5	1	1	1	0	0	0	0	0
Ratio 3: Per	rcentage of cla	aims paid be	yond 60 days	5.						State Ra	tio 28.43 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
3	8	20	25	28	18	4	3	2	1	1	0
Ratio 4: No	n-renewals to	policies in fo	orce.							State Ra	tio 0.55 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
15	101	0	0	0	0	0	0	0	0	0	0
Ratio 5: Ca	ncellations ov	er 60 days to	policies in f	orce.						State Ra	tio 0.48 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
27	89	0	0	0	0	0	0	0	0	0	0
Ratio 6: Ca	ncellations un	der 60 days t	to new polici	es issued.						State Ra	tio 1.07 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
28	56	8	1	1	0	0	0	0	0	0	0
Ratio 7: Sui	its opened du	ring the perio	od to claims o	closed withou	ut payment.					State Ra	tio 0.87 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
59	45	4	0	0	0	0	0	0	0	1	2

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. See link for a list of companies reporting by line by state and the percentage share of total state premiums written by these reporting companies. (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 are 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 any calculation or subsequent use of the MCAS