

# Market Conduct Annual Statement Scorecard Report for Data Year 2014

## Homeowners - Overall Industry Statistics for Alabama

**Ratio 1: Claims closed without payment to the total claims closed.** **State Ratio: 24.39 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	8	14	24	32	6	5	0	1	0	0	0

**Ratio 2: Percentage of claims unprocessed at end of period.** **State Ratio: 6.44 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	56	20	10	1	0	0	0	0	0	0	0

**Ratio 3: Percentage of claims paid beyond 60 days.** **State Ratio: 21.75 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	13	18	18	18	15	1	0	1	0	0	0

**Ratio 4: Non-renewals to policies in force.** **State Ratio: 0.88 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
13	75	4	2	1	0	0	0	0	0	0	0

**Ratio 5: Cancellations over 60 days to policies in force.** **State Ratio: 0.61 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	68	1	0	0	0	0	0	0	0	0	0

**Ratio 6: Cancellations under 60 days to new policies issued.** **State Ratio: 3.34 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
30	44	5	2	0	0	0	0	0	0	1	0

**Ratio 7: Suits opened during the period to claims closed without payment.** **State Ratio: 1.02 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
45	44	1	0	0	0	0	0	0	0	0	0

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