

Market Conduct Annual Statement Scorecard Report for Data Year 2015

Homeowners - Overall Industry Statistics for Michigan

Ratio 1: Claims closed without payment to the total claims closed. **State Ratio: 28.34 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	2	13	33	31	8	4	0	1	0	1	0

Ratio 2: Percentage of claims unprocessed at end of period. **State Ratio: 11.61 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	43	35	5	4	0	0	0	0	0	0	0

Ratio 3: Percentage of claims paid beyond 60 days. **State Ratio: 32.52 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
5	5	18	16	21	15	4	5	1	2	1	0

Ratio 4: Non-renewals to policies in force. **State Ratio: 0.62 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	73	2	0	0	0	0	0	0	0	0	1

Ratio 5: Cancellations over 60 days to policies in force. **State Ratio: 0.49 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
20	71	2	0	1	0	0	0	0	0	0	0

Ratio 6: Cancellations under 60 days to new policies issued. **State Ratio: 1.59 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
24	56	4	1	1	1	0	1	0	0	0	0

Ratio 7: Suits opened during the period to claims closed without payment. **State Ratio: 1.28 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
41	50	2	0	0	0	0	0	0	0	0	0

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