

# Market Conduct Annual Statement Scorecard Report for Data Year 2016

## Homeowners - Overall Industry Statistics for Alabama

**Ratio 1: Claims closed without payment to the total claims closed.** **State Ratio: 25.77 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
3	1	21	27	30	10	3	2	1	0	1	0

**Ratio 2: Percentage of claims unprocessed at end of period.** **State Ratio: 7.08 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
8	53	27	6	3	1	0	0	1	0	0	0

**Ratio 3: Percentage of claims paid beyond 60 days.** **State Ratio: 18.93 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
10	13	20	30	12	8	0	2	2	1	0	0

**Ratio 4: Non-renewals to policies in force.** **State Ratio: 0.98 %**

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

**Ratio 5: Cancellations over 60 days to policies in force.** **State Ratio: 0.43 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
27	72	1	0	0	0	0	0	0	0	0	0

**Ratio 6: Cancellations under 60 days to new policies issued.** **State Ratio: 3.18 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	56	7	0	0	0	0	0	0	0	0	0

**Ratio 7: Suits opened during the period to claims closed without payment.** **State Ratio: 1.32 %**

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

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