

# Market Conduct Annual Statement Scorecard Report for Data Year 2014

## Homeowners - Overall Industry Statistics for Michigan

**Ratio 1: Claims closed without payment to the total claims closed.** **State Ratio: 27.98 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
0	2	15	35	18	14	5	1	1	1	0	0

**Ratio 2: Percentage of claims unprocessed at end of period.** **State Ratio: 8.80 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	57	25	4	2	0	0	0	0	0	0	0

**Ratio 3: Percentage of claims paid beyond 60 days.** **State Ratio: 28.31 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
3	8	22	23	22	7	3	3	0	0	1	0

**Ratio 4: Non-renewals to policies in force.** **State Ratio: 0.73 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
15	75	0	0	1	0	0	0	0	0	0	1

**Ratio 5: Cancellations over 60 days to policies in force.** **State Ratio: 0.60 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
20	69	3	0	0	0	0	0	0	0	0	0

**Ratio 6: Cancellations under 60 days to new policies issued.** **State Ratio: 1.95 %**

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

**Ratio 7: Suits opened during the period to claims closed without payment.** **State Ratio: 0.77 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
37	51	2	0	1	0	0	0	0	0	0	1

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