

# Market Conduct Annual Statement Scorecard Report for Data Year 2015

## Homeowners - Overall Industry Statistics for Alabama

**Ratio 1: Claims closed without payment to the total claims closed.** **State Ratio: 25.50 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	4	23	23	30	7	2	2	1	1	1	0

**Ratio 2: Percentage of claims unprocessed at end of period.** **State Ratio: 9.15 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	34	41	6	4	2	1	0	0	0	1	0

**Ratio 3: Percentage of claims paid beyond 60 days.** **State Ratio: 20.17 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
7	18	21	21	21	5	1	0	0	0	0	0

**Ratio 4: Non-renewals to policies in force.** **State Ratio: 1.17 %**

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

**Ratio 5: Cancellations over 60 days to policies in force.** **State Ratio: 0.64 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
22	75	0	0	0	0	0	0	0	0	0	0

**Ratio 6: Cancellations under 60 days to new policies issued.** **State Ratio: 3.30 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	47	9	0	2	0	0	0	0	0	0	0

**Ratio 7: Suits opened during the period to claims closed without payment.** **State Ratio: 1.26 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
52	36	4	1	0	0	0	0	0	0	0	1

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