

Market Conduct Annual Statement Scorecard Report for Data Year 2015

Homeowners - Overall Industry Statistics for California

Ratio 1: Claims closed without payment to the total claims closed. **State Ratio: 32.72 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	3	8	25	40	23	3	0	0	0	0	0

Ratio 2: Percentage of claims unprocessed at end of period. **State Ratio: 11.18 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	32	50	14	3	2	0	0	1	0	0	0

Ratio 3: Percentage of claims paid beyond 60 days. **State Ratio: 28.21 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	3	27	28	21	12	8	2	0	1	0	0

Ratio 4: Non-renewals to policies in force. **State Ratio: 0.74 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
11	89	0	0	0	0	0	0	1	0	0	0

Ratio 5: Cancellations over 60 days to policies in force. **State Ratio: 0.46 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
16	83	1	0	0	1	0	0	0	0	0	0

Ratio 6: Cancellations under 60 days to new policies issued. **State Ratio: 2.33 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	75	1	2	0	0	0	0	0	0	0	0

Ratio 7: Suits opened during the period to claims closed without payment. **State Ratio: 1.66 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
25	74	3	0	0	0	0	0	0	0	0	0

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