

Market Conduct Annual Statement Scorecard Report for Data Year 2015

Homeowners - Overall Industry Statistics for Florida

Ratio 1: The number of claims closed without payment compared to the total number of claims closed. **State Ratio 29.96%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0 | 4 | 16 | 19 | 38 | 17 | 4 | 2 | 1 | 1 | 0 | 0 |

Ratio 2: Percentage of claims unprocessed at the end of the period. **State Ratio 15.59%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 2 | 27 | 38 | 27 | 4 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |

Ratio 3: Percentage of claims paid beyond 60 days. **State Ratio 49.00%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 1 | 4 | 19 | 22 | 15 | 22 | 9 | 7 | 2 | 0 | 1 | 0 |

Ratio 4: Non-renewals to policies in force. **State Ratio 3.38%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 21 | 78 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |

Ratio 5: Cancellations over 60 days to policies in force. **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% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 15 | 86 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Ratio 6: Cancellations under 60 days to new policies issued. **State Ratio 4.72%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 20 | 66 | 2 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 1 |

Ratio 7: Suits opened during the period to claims closed without payment. **State Ratio 16.61%**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 19 | 44 | 19 | 11 | 5 | 0 | 1 | 1 | 0 | 0 | 0 | 2 |

STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

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