

# Market Conduct Annual Statement Scorecard Report for Data Year 2015

## Homeowners - Overall Industry Statistics for Kentucky

**Ratio 1: Claims closed without payment to the total claims closed.** **State Ratio: 29.74 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 0  | 2      | 9       | 30      | 31      | 17      | 2       | 0       | 0       | 0       | 0        | 0     |

**Ratio 2: Percentage of claims unprocessed at end of period.** **State Ratio: 8.12 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 4  | 62     | 21      | 2       | 1       | 1       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 3: Percentage of claims paid beyond 60 days.** **State Ratio: 23.50 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 3  | 15     | 16      | 25      | 16      | 13      | 1       | 1       | 1       | 0       | 0        | 0     |

**Ratio 4: Non-renewals to policies in force.** **State Ratio: 0.53 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 11 | 79     | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 5: Cancellations over 60 days to policies in force.** **State Ratio: 0.40 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 27 | 64     | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 6: Cancellations under 60 days to new policies issued.** **State Ratio: 1.85 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 24 | 56     | 2       | 2       | 0       | 0       | 0       | 0       | 0       | 0       | 0        | 0     |

**Ratio 7: Suits opened during the period to claims closed without payment.** **State Ratio: 0.86 %**

| 0% | >0-10% | >10-20% | >20-30% | >30-40% | >40-50% | >50-60% | >60-70% | >70-80% | >80-90% | >90-100% | >100% |
|----|--------|---------|---------|---------|---------|---------|---------|---------|---------|----------|-------|
| 50 | 39     | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 1        | 0     |

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