Market Conduct Annual Statement Scorecard Report for Data Year 2012

Homeowners - Overall Industry Statistics for Louisiana

atio 1: Cla	ims closed w	ithout payme	ent to the tota	al claims clos	ed.					State Ra	tio 34.02 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
5	3	9	10	22	17	7	5	1	0	0	0
atio 2: Per	centage of cl	aims unproc	essed at end	of period.						State Ra	tio 10.13 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	37	22	9	5	1	1	0	0	0	0	0
atio 3: Per	centage of cl	aims paid be	yond 60 days	S.						State Ra	tio 12.46 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
4	29	17	18	7	2	1	0	0	0	1	0
atio 4: No	n-renewals to	policies in fo	orce.							State Ra	tio 1.47 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
11	65	0	0	1	0	0	1	0	0	1	0
atio 5: Caı	ncellations ov	er 60 days to	policies in f	orce.						State Ra	tio 0.68 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
18	61	0	0	0	0	0	0	0	0	0	0
Ratio 6: Cancellations under 60 days to new policies issued.									State Ratio 2.11 %		
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
16	41	5	0	0	1	0	1	0	0	0	0
atio 7: Sui	its opened du	ring the perio	od to claims o	closed withou	ut payment.					State Ra	tio 0.79 %
0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
24	49	0	1	0	0	0	0	0	0	0	0

Users of the MCAS Scorecard data should be aware of the following: (1) Only companies that meet the Market Conduct Annual Statement (MCAS) reporting threshold are required to submit MCAS data. See link for a list of companies reporting by line by state and the percentage share of total state premiums written by these reporting companies. (2) Reporting companies may revise their reported data when errors are discovered. Consequently, statewide ratios reported for one year may change as revised data are submitted by reporting companies. (3) While the jurisdictions that participate in the MCAS and the NAIC make every effort to ensure that reporting companies submit complete and accurate data, the NAIC and the jurisdictions that participate in the MCAS make no representations, guarantees or warranties with respect to the accuracy or completeness of the data and statistics in scorecards. (4) The NAIC and the jurisdictions participating in the MCAS are not responsible for any calculations or products based upon the scorecard data and any use of these scorecard data must be accompanied by a statement, 'The NAIC and individual states do not endorse any calculation or subsequent use of the MCAS scorecard data.'