

## MCAS State Ratio Distribution Report for Data Year 2018

LOB: LPI  
State: SC

Statistics: Overall Industry  
Extract Date: 01/28/2021

COVERAGE: AUTO

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	0	2	0	5	0	2	0	0	0	0	0	0	25.64%
Ratio 2	1	7	0	0	0	0	0	0	0	0	1	0	16.88%
Ratio 3	2	3	3	1	0	0	0	0	0	0	0	0	14.05%
Ratio 4	1	0	0	1	4	0	0	2	1	0	0	1	39.2%
Ratio 5	5	0	2	0	1	0	1	0	0	0	1	0	14.88%
Ratio 6A	1	0	1	1	1	0	0	0	1	0	5	0	41.84%
Ratio 6B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 7A	0	0	0	0	0	0	1	2	0	1	0	6	143.87%
Ratio 7B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 8A	0	0	4	2	0	3	1	0	0	0	0	0	19.63%
Ratio 8B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 9A	0	1	1	4	1	3	0	0	0	0	0	0	28.24%
Ratio 9B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 10A	0	0	0	0	0	0	0	1	0	0	0	7	313.68%
Ratio 10B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 11A	0	0	1	1	1	0	0	1	0	0	0	4	61.57%
Ratio 11B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 12	9	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 13	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 14	10	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 15	10	0	0	0	0	0	0	0	0	0	0	0	0%
Ratio 16	8	2	0	0	0	0	0	0	0	0	0	0	0.01%
Ratio 17	7	2	0	0	0	0	0	0	0	0	0	0	0.11%
Ratio 18	0	0	0	0	0	0	1	0	0	0	0	7	1,045.81%

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

## MCAS State Ratio Distribution Report for Data Year 2018

LOB: LPI  
State: SC

Statistics: Overall Industry  
Extract Date: 01/28/2021

COVERAGE: HOME

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	0	0	0	0	2	3	0	0	0	0	1	0	42.12%
Ratio 2	0	4	1	0	0	0	0	0	0	0	2	0	10.21%
Ratio 3	1	2	1	1	0	0	0	0	0	0	0	0	9.72%
Ratio 4	1	1	0	1	1	0	1	0	0	1	0	1	48.59%
Ratio 5	4	1	0	2	0	0	0	0	0	0	0	0	7.59%
Ratio 6A	1	0	1	1	1	0	0	0	0	0	3	0	46.59%
Ratio 6B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 7A	0	0	0	1	1	0	1	0	1	0	1	2	54.08%
Ratio 7B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 8A	0	0	5	0	1	0	1	0	0	0	0	0	21.02%
Ratio 8B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 9A	0	2	3	1	0	1	0	0	0	0	0	0	11.37%
Ratio 9B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 10A	0	0	0	0	0	0	0	0	0	0	1	5	255.22%
Ratio 10B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 11A	0	0	0	1	0	2	0	0	1	0	0	2	53.65%
Ratio 11B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 12	5	1	0	0	0	0	0	0	0	0	0	0	0.19%
Ratio 13	0	0	0	0	0	0	0	0	0	0	1	0	100%
Ratio 14	5	2	0	0	0	0	0	0	0	0	0	0	0.01%
Ratio 15	6	1	0	0	0	0	0	0	0	0	0	0	0.01%
Ratio 16	6	1	0	0	0	0	0	0	0	0	0	0	0.25%
Ratio 17	6	1	0	0	0	0	0	0	0	0	0	0	4.67%
Ratio 18	0	0	0	0	0	0	0	0	0	0	0	6	471.95%

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## MCAS State Ratio Distribution Report for Data Year 2018

LOB: LPI  
State: SC

Statistics: Overall Industry  
Extract Date: 01/28/2021

COVERAGE: TOTAL

	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Aggregate Ratio
Ratio 1	0	2	0	4	2	4	0	0	0	0	1	0	35.04%
Ratio 2	1	9	1	0	0	0	0	0	0	0	3	0	13.21%
Ratio 3	3	5	3	1	0	0	0	0	0	0	0	0	11.85%
Ratio 4	2	1	0	1	6	0	1	0	2	0	0	2	45.83%
Ratio 5	8	1	2	2	1	0	0	0	0	0	1	0	9.61%
Ratio 6A	2	0	2	2	1	0	0	1	1	0	6	0	43.93%
Ratio 6B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 7A	0	0	0	1	1	0	2	2	1	1	1	6	84.46%
Ratio 7B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 8A	0	0	7	3	1	2	2	0	0	0	0	0	20.22%
Ratio 8B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 9A	0	3	3	5	1	3	0	0	0	0	0	0	17.08%
Ratio 9B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 10A	0	0	0	0	0	0	0	1	0	0	0	11	285.93%
Ratio 10B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 11A	0	0	1	1	1	2	0	1	0	0	0	6	57.81%
Ratio 11B	0	0	0	0	0	0	0	0	0	0	0	0	-
Ratio 12	12	1	0	0	0	0	0	0	0	0	0	0	0.13%
Ratio 13	0	0	0	0	0	0	0	0	0	0	1	0	100%
Ratio 14	13	2	0	0	0	0	0	0	0	0	0	0	0%
Ratio 15	14	1	0	0	0	0	0	0	0	0	0	0	0%
Ratio 16	12	3	0	0	0	0	0	0	0	0	0	0	0.17%
Ratio 17	11	3	0	0	0	0	0	0	0	0	0	0	2.76%
Ratio 18	0	0	0	0	0	0	1	0	0	0	0	12	579.56%

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# MCAS State Ratio Distribution Report for Data Year 2018

LOB: LPI  
State: SC

Statistics: Overall Industry  
Extract Date: 01/28/2021

## RATIO DESCRIPTION

Ratio 1: Claims closed without payment to total claims closed during the period.

Ratio 2: Claims open at the end of the period to total claims during the period.

Ratio 3: Claims paid beyond 60 days to total claims closed with payment.

Ratio 4: Loss Ratio (Incurred Claims to Earned Premium).

Ratio 5: Master policy cancellations to master policies in force at the beginning of the period.

Ratio 6A: Flat-cancellations beyond 45 days to Total Flat-cancellations - Certificates.

Ratio 6B: Flat-cancellations beyond 45 days to Total Flat-cancellations - Individual Policies.

Ratio 7A: Total cancellations to overages issued - Certificates.

Ratio 7B: Total cancellations to coverages issued - Individual Policies.

Ratio 8A: Flat cancellations to total cancellations - Certificates.

Ratio 8B: Flat-cancellations to total cancellations ? Individual Policies.

Ratio 9A: Flat cancellations to coverages written ? Certificates.

Ratio 9B: Flat-cancellations to coverages written ? Individual Policies.

Ratio 10A: Total cancellations to average exposures ? Certificates.

Ratio 10B: Total cancellations to average exposures ? Individual Policies.

Ratio 11A: Total flat-cancellations to average exposures ? Certificates.

Ratio 11B: Total flat-cancellations to average exposures ? Individual Policies.

Ratio 12: Suits opened during the period to claims closed without payment.

Ratio 13: Suits closed with consideration for the consumer to suits closed.

Ratio 14: Suits open at beginning of period to sum of certificates in force and individual policies in force at beginning of the period.

Ratio 15: Suits opened during the period to sum of average coverages in-force.

Ratio 16: Total complaints to coverages written.

Ratio 17: Total complaints to claims opened.

Ratio 18: Average gross placement rate.

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