Market Conduct Annual Statement Scorecard Report for Data Year 2014

Homeowners - Overall Industry Statistics for South Carolina

Ratio 1: Claims closed without payment to the total claims closed. **State Ratio: 25.54 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	8	14	45	31	5	4	0	0	0	0	0

Ratio 2: Percentage of claims unprocessed at end of period. **State Ratio: 5.71 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
6	74	25	3	0	0	0	0	0	0	0	0

Ratio 3: Percentage of claims paid beyond 60 days. **State Ratio: 21.59 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
1	25	22	25	16	11	4	3	1	0	0	0

Ratio 4: Non-renewals to policies in force. **State Ratio: 1.35 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
10	93	2	2	0	0	0	0	0	0	1	1

Ratio 5: Cancellations over 60 days to policies in force. **State Ratio: 1.04 %**

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

Ratio 6: Cancellations under 60 days to new policies issued. **State Ratio: 2.54 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
26	58	4	2	0	0	0	0	0	0	0	1

Ratio 7: Suits opened during the period to claims closed without payment. **State Ratio: 0.77 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
53	52	0	1	0	0	0	0	0	0	0	1

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.'