Ohio Department of Insurance

50 West Town Street
Third Floor – Suite 300
Columbus, OH 43215
(614) 644-2658
www.ohioinsurance.gov

The comparative information presented below is based on all companies reporting MCAS ***Homeowner*** data to the ***state of Ohio*** for the year 2007. You can compare your company's results to these statewide average ratios, which were calculated using aggregate data received from all companies for Ohio. For each ratio, there is also a chart indicating the number of reporting companies whose ratios fall into each range of values.

If your company's calculated ratio for any area is 9999.9% it is an indication that activity was reported for that ratio category but a valid ratio could not be calculated. For example, if your company reported non-renewal activity but no policies in force, the ratio of non-renewals to policies in force would show as 9999.9%.

1. ***The number of claims closed without payment compared to the total number of claims closed:***

Ohio Statewide Average 24.1%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
10	6	26	63	31	11	2	0	0	1	1	0

2. ***Percentage of claims unprocessed at the end of the period:***

Ohio Statewide Average 9.5%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
12	76	49	6	4	3	0	1	0	0	0	0

3. ***Percentage of claims paid beyond 60 days:***

Ohio Statewide Average 21.9%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
11	22	38	42	23	9	5	0	0	0	1	0

4. ***Non-renewals to policies in force:***

Ohio Statewide Average 0.6%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
26	124	0	0	0	0	0	0	0	0	0	1

5. ***Cancellations over 60 days to policies in force:***

Ohio Statewide Average 0.5%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
33	114	3	0	1	0	0	0	0	0	0	0

6. ***Cancellations under 60 days to new policies issued:***

Ohio Statewide Average: 2.8%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
41	101	4	1	2	1	0	0	0	0	0	1

7. ***Suits opened during the period to claims closed without payment:***

Ohio Statewide Average: 1.3%

Number of companies with ratios falling in the range:											
0%	>0% to 10%	>10% to 20%	>20% to 30%	>30% to 40%	>40% to 50%	>50% to 60%	>60% to 70%	>70% to 80%	>80% to 90%	>90% to 100%	>100%
75	72	1	1	1	0	0	0	0	0	0	1