

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	0	0	2	6	6	8	2	1	0	0	1	0	34.07%
AL	1	4	23	23	30	7	2	2	1	1	1	0	25.50%
AR	0	0	3	9	14	0	0	0	0	0	0	0	25.54%
AZ	3	10	22	51	25	13	0	0	0	0	0	0	27.41%
CA	1	3	8	25	40	23	3	0	0	0	0	0	32.72%
CO	0	3	36	37	27	6	3	1	0	0	1	0	23.24%
DC	0	3	5	7	23	15	0	0	1	0	0	0	34.64%
DE	1	5	10	23	19	12	0	1	1	0	0	0	31.56%
FL*	0	4	16	19	38	17	4	2	1	1	0	0	29.96%
GA	4	5	22	50	39	18	2	1	0	0	1	0	28.42%
HI	1	1	2	15	14	3	2	0	0	0	0	0	30.29%
IA	2	5	13	34	37	14	6	0	0	0	0	0	25.48%
ID	1	1	12	33	33	5	2	0	0	0	1	0	28.20%
IL	2	9	24	54	59	12	2	2	2	0	0	0	25.83%
IN	0	1	23	47	45	17	5	2	0	1	0	0	28.42%
KS	2	9	18	34	33	7	1	2	1	0	1	0	22.68%
KY	0	2	9	30	31	17	2	0	0	0	0	0	29.74%
LA	3	1	9	25	25	15	5	1	0	0	0	0	30.83%
MA	0	11	44	31	11	9	2	0	1	0	1	0	20.11%
MD	2	4	9	35	41	16	2	2	0	0	2	0	31.04%
ME	3	3	7	34	20	11	2	2	0	0	0	0	30.43%
MI	1	2	12	34	31	8	4	0	1	0	1	0	28.35%
MN	0	7	16	35	45	12	2	1	0	0	0	0	27.55%
MO	3	6	21	27	35	10	4	0	0	1	1	0	24.84%
MS	0	2	6	21	21	14	3	1	0	0	2	0	29.02%
MT	1	6	25	18	16	4	2	0	0	0	0	0	18.68%
NC	2	4	22	32	33	8	1	1	1	0	0	0	28.69%
NE	2	5	17	24	24	12	3	0	0	0	0	0	20.67%
NH	0	5	29	36	20	4	2	3	0	0	1	0	27.04%
NJ	1	6	14	34	41	12	0	1	1	0	0	0	29.24%
NM	2	5	17	28	21	4	1	0	0	0	0	0	26.44%
NV	2	4	8	31	26	16	1	0	0	1	0	0	29.71%
OH	2	3	17	46	44	23	4	0	1	0	0	0	30.47%
OK	2	4	24	42	19	2	2	0	0	0	1	0	19.61%
OR	2	3	14	28	35	11	5	0	2	0	0	0	30.07%
PA	2	5	23	64	57	17	6	1	0	0	1	0	28.84%
RI	0	4	23	22	15	5	1	2	0	0	0	0	23.33%
SC	1	4	5	19	39	24	12	3	0	1	0	0	35.97%
TN	3	5	20	38	36	18	2	0	1	1	0	0	27.59%
TX	2	1	5	17	51	24	13	3	5	0	0	0	35.49%
UT	1	4	11	34	22	14	3	2	0	0	0	0	29.30%
VA	0	5	18	40	40	20	4	3	1	0	0	0	31.32%
VT	1	3	9	28	22	8	2	0	0	0	0	0	29.32%
WA	2	3	20	24	44	5	1	0	1	0	0	0	29.67%
WI	4	3	19	42	43	16	4	0	0	0	1	0	29.85%
WV	1	4	11	14	21	18	1	2	0	0	0	0	27.83%
WY	4	4	17	17	13	5	2	0	0	0	0	0	24.84%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

Ratio 2: Percentage of claims unprocessed at end of period.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	4	11	8	3	0	0	0	0	0	0	0	0	11.23%
AL	7	34	41	6	4	2	1	0	0	0	1	0	9.15%
AR	0	19	5	2	0	0	0	0	0	0	0	0	9.17%
AZ	6	64	38	14	1	1	0	0	0	0	0	0	8.36%
CA	1	32	50	14	3	2	0	0	1	0	0	0	11.18%
CO	6	72	21	12	3	0	0	0	0	0	1	0	5.28%
DC	6	26	17	4	0	1	0	0	0	0	0	0	9.22%
DE	4	43	20	5	0	0	0	0	0	0	0	0	9.12%
FL*	2	27	38	27	4	2	0	0	2	0	0	0	15.59%
GA	10	79	45	5	0	0	0	3	0	0	1	0	8.97%
HI	4	9	15	8	0	0	1	0	1	0	0	0	14.96%
IA	9	49	45	6	1	1	0	0	0	0	0	0	10.57%
ID	8	35	34	5	5	1	0	0	0	0	0	0	9.09%
IL	9	55	77	20	1	2	0	1	1	0	1	0	8.72%
IN	8	71	43	15	2	1	1	0	0	0	0	0	9.42%
KS	10	61	21	10	3	2	1	0	0	0	0	0	9.22%
KY	4	62	21	2	1	1	0	0	0	0	0	0	8.12%
LA	3	48	20	8	3	1	0	1	0	0	1	0	8.14%
MA	7	71	27	3	1	1	0	0	0	0	0	0	9.56%
MD	6	67	31	7	1	0	0	1	0	0	0	0	7.81%
ME	11	46	20	3	0	2	0	0	0	0	0	0	8.56%
MI	7	43	35	5	4	0	0	0	0	0	0	0	11.61%
MN	6	64	33	11	3	0	0	1	0	0	0	0	8.56%
MO	6	46	44	8	2	1	1	0	0	0	0	0	9.43%
MS	3	35	25	3	2	1	0	0	1	0	0	0	11.20%
MT	3	38	20	6	1	3	1	0	0	0	0	0	8.34%
NC	5	57	31	9	1	0	0	0	0	0	1	0	11.49%
NE	7	40	31	5	1	3	0	0	0	0	0	0	18.73%
NH	12	60	24	4	0	0	0	0	0	0	0	0	6.45%
NJ	0	39	51	15	2	1	0	2	0	0	0	0	10.87%
NM	5	29	25	10	7	1	1	0	0	0	0	0	9.29%
NV	3	47	33	3	0	2	0	1	0	0	1	0	8.13%
OH	6	88	39	7	0	0	0	0	0	0	0	0	7.48%
OK	7	54	23	8	3	1	0	0	0	0	0	0	6.83%
OR	5	25	51	14	3	1	0	0	0	0	1	0	12.39%
PA	7	88	69	10	1	0	0	0	1	0	1	0	8.26%
RI	9	42	17	1	3	0	0	0	0	0	0	0	8.07%
SC	3	64	29	7	4	1	0	0	0	0	0	0	7.82%
TN	14	73	30	7	0	0	0	0	0	0	0	0	8.01%
TX	8	54	29	23	4	0	2	0	0	0	2	0	9.69%
UT	5	53	25	5	2	0	1	0	0	0	0	0	9.23%
VA	5	86	29	7	2	2	0	0	0	0	0	0	7.46%
VT	12	35	19	5	1	1	0	0	0	0	0	0	8.96%
WA	6	28	44	15	7	0	0	0	0	0	0	0	11.47%
WI	7	46	59	15	5	0	0	0	0	0	0	0	11.23%
WV	7	36	22	6	1	0	0	0	0	0	0	0	8.49%
WY	9	32	16	2	3	0	0	0	0	0	0	0	6.88%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

Ratio 3: Percentage of claims paid beyond 60 days.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	1	1	5	6	6	3	0	1	2	0	0	0	34.27%
AL	7	18	21	21	21	5	1	0	0	0	0	0	20.17%
AR	0	5	6	7	4	1	3	0	0	0	0	0	23.53%
AZ	4	20	30	33	25	8	4	0	0	0	0	0	22.60%
CA	1	3	27	28	21	12	8	2	0	1	0	0	28.21%
CO	5	18	17	12	16	23	12	10	1	0	0	0	31.90%
DC	4	2	9	11	16	9	0	1	1	0	1	0	25.21%
DE	5	11	15	14	15	7	3	1	1	0	0	0	28.14%
FL*	1	4	19	22	15	22	9	7	2	0	1	0	49.00%
GA	8	26	34	37	22	11	2	1	0	0	0	0	21.17%
HI	2	1	4	11	11	2	4	1	1	0	1	0	29.51%
IA	3	12	24	27	19	16	4	3	2	0	1	0	25.25%
ID	6	7	20	24	19	5	1	4	0	0	1	0	24.92%
IL	6	16	40	31	31	25	10	4	2	1	0	0	25.02%
IN	7	22	26	34	30	14	4	2	1	0	1	0	23.50%
KS	4	17	21	26	22	7	6	1	3	0	0	0	19.63%
KY	3	15	16	25	16	13	1	1	1	0	0	0	23.50%
LA	10	18	17	20	8	7	2	0	2	0	0	0	19.37%
MA	2	13	25	28	19	11	8	1	0	0	2	0	27.90%
MD	1	9	26	25	28	16	3	3	0	0	0	0	26.72%
ME	5	3	18	22	17	8	6	2	0	1	0	0	27.20%
MI	5	5	18	16	21	15	4	5	1	2	1	0	32.53%
MN	2	10	25	15	24	21	14	5	2	0	0	0	26.52%
MO	5	15	18	23	22	16	4	2	1	0	1	0	21.41%
MS	3	12	21	14	12	4	1	0	0	0	1	0	17.70%
MT	4	7	18	8	6	13	8	6	0	0	2	0	32.59%
NC	2	21	20	24	23	12	2	0	0	0	0	0	25.97%
NE	3	10	13	14	13	15	8	7	2	0	2	0	29.51%
NH	2	7	28	25	20	11	5	1	0	0	0	0	27.27%
NJ	4	5	20	28	27	15	6	4	0	1	0	0	27.07%
NM	4	27	21	8	11	3	1	1	1	0	1	0	14.81%
NV	5	10	27	20	13	8	2	2	0	0	2	0	22.28%
OH	6	17	33	41	27	9	3	2	1	0	1	0	22.69%
OK	5	16	17	23	14	12	5	0	3	0	0	0	25.54%
OR	3	10	25	24	21	9	4	2	1	1	0	0	26.38%
PA	4	18	46	38	43	15	6	1	3	0	1	0	25.95%
RI	2	5	19	20	15	8	3	0	0	0	0	0	24.73%
SC	3	24	30	25	14	11	0	0	0	1	0	0	18.81%
TN	11	22	33	20	26	6	5	1	0	0	0	0	22.14%
TX	7	19	28	19	25	11	7	2	1	1	1	0	26.39%
UT	3	11	27	19	19	6	3	0	1	0	2	0	23.23%
VA	5	27	31	28	24	12	3	0	1	0	0	0	23.67%
VT	4	2	18	7	18	15	4	3	2	0	0	0	33.27%
WA	3	16	22	26	17	8	6	2	0	0	0	0	21.81%
WI	6	7	29	22	22	18	16	8	2	0	1	0	28.90%
WV	4	11	23	16	10	3	0	2	1	0	2	0	20.17%
WY	3	11	9	8	9	13	3	3	2	0	1	0	28.68%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

Ratio 4: Non-renewals to policies in force.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	7	19	1	0	1	0	0	0	0	0	0	0	0.96%
AL	15	80	1	0	0	0	0	0	0	0	0	1	1.17%
AR	0	26	0	0	0	0	0	0	0	0	0	0	0.65%
AZ	16	106	1	0	0	0	1	0	0	0	0	0	0.57%
CA	11	89	0	0	0	0	0	0	1	0	0	0	0.74%
CO	11	102	0	1	0	0	0	0	1	0	0	0	0.77%
DC	10	44	1	0	0	0	0	0	0	0	0	0	0.56%
DE	10	62	0	0	0	0	0	0	0	0	0	0	0.44%
FL*	21	78	2	0	0	0	0	0	0	0	0	1	3.38%
GA	19	116	3	3	0	0	1	0	0	0	0	0	0.64%
HI	11	30	0	0	0	0	0	0	0	0	0	0	0.21%
IA	16	95	0	1	0	0	0	0	0	0	0	0	0.68%
ID	7	80	2	0	0	0	0	0	0	0	0	0	0.70%
IL	16	142	3	2	0	1	0	0	0	0	0	2	0.71%
IN	16	118	4	2	0	0	0	0	0	0	0	2	0.79%
KS	12	97	0	0	0	0	0	0	0	0	0	0	0.51%
KY	11	79	1	0	0	0	0	0	0	0	0	0	0.53%
LA	18	68	0	0	0	0	0	0	0	0	0	0	0.65%
MA	17	87	1	0	0	0	0	1	0	1	1	1	0.96%
MD	12	101	0	0	0	0	0	0	0	0	0	0	0.44%
ME	9	72	1	0	0	0	0	0	0	0	0	1	0.63%
MI	18	73	2	0	0	0	0	0	0	0	0	1	0.62%
MN	18	101	1	1	0	0	0	0	0	0	0	0	0.39%
MO	9	98	3	0	0	0	0	0	0	0	0	0	0.68%
MS	13	56	0	1	0	0	0	0	1	0	0	0	1.15%
MT	10	61	0	1	0	0	0	0	0	0	0	0	0.89%
NC	9	93	0	1	0	0	0	0	0	0	0	0	1.35%
NE	16	67	4	1	0	0	0	0	0	0	0	0	0.60%
NH	9	88	1	1	1	0	0	0	0	0	0	0	0.75%
NJ	12	94	0	0	1	1	0	0	0	0	0	2	0.83%
NM	6	70	3	0	0	0	0	0	0	0	0	0	0.85%
NV	16	71	1	0	0	0	1	0	0	0	0	1	0.77%
OH	10	128	1	1	0	0	0	0	0	0	0	0	0.67%
OK	11	82	3	0	0	0	0	0	0	0	0	0	0.76%
OR	10	88	2	0	0	0	0	0	0	0	0	0	0.49%
PA	21	156	1	0	0	0	0	0	0	0	0	0	0.33%
RI	9	60	1	0	0	0	0	0	0	0	0	2	1.01%
SC	17	92	0	0	0	0	0	0	1	0	0	1	1.02%
TN	15	107	3	1	0	1	0	0	0	0	0	0	0.81%
TX	20	98	4	2	0	0	0	0	0	0	0	0	0.88%
UT	9	81	0	1	0	0	0	0	0	0	0	0	0.48%
VA	9	118	4	1	0	0	0	0	0	0	0	0	0.60%
VT	10	62	1	0	0	0	0	0	0	0	0	0	0.72%
WA	9	89	1	0	0	0	1	0	0	0	0	0	0.43%
WI	11	120	1	0	0	0	0	0	0	0	0	0	0.68%
WV	7	66	0	0	0	0	0	0	0	0	0	0	0.45%
WY	11	51	0	0	0	0	0	0	0	0	0	0	0.70%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	14	14	0	0	0	0	0	0	0	0	0	0	0.30%
AL	22	75	0	0	0	0	0	0	0	0	0	0	0.64%
AR	2	24	0	0	0	0	0	0	0	0	0	0	0.70%
AZ	27	97	0	0	0	0	0	0	0	0	0	0	0.36%
CA	16	83	1	0	0	1	0	0	0	0	0	0	0.46%
CO	30	84	0	0	1	0	0	0	0	0	0	0	0.34%
DC	23	32	0	0	0	0	0	0	0	0	0	0	0.23%
DE	13	59	0	0	0	0	0	0	0	0	0	0	0.34%
FL*	15	86	1	0	0	0	0	0	0	0	0	0	1.32%
GA	26	114	0	0	0	0	1	0	0	0	1	0	0.79%
HI	21	20	0	0	0	0	0	0	0	0	0	0	0.28%
IA	39	73	0	0	0	0	0	0	0	0	0	0	0.41%
ID	23	65	1	0	0	0	0	0	0	0	0	0	0.71%
IL	32	133	0	1	0	0	0	0	0	0	0	0	0.49%
IN	26	116	0	0	0	0	0	0	0	0	0	0	0.50%
KS	30	78	0	0	0	0	0	1	0	0	0	0	0.67%
KY	27	64	0	0	0	0	0	0	0	0	0	0	0.40%
LA	25	61	0	0	0	0	0	0	0	0	0	0	0.45%
MA	14	95	0	0	0	0	0	0	0	0	0	0	0.28%
MD	25	88	0	0	0	0	0	0	0	0	0	0	0.34%
ME	22	61	0	0	0	0	0	0	0	0	0	0	0.34%
MI	20	72	1	0	1	0	0	0	0	0	0	0	0.49%
MN	26	94	0	0	0	0	1	0	0	0	0	0	0.35%
MO	32	78	0	0	0	0	0	0	0	0	0	0	0.47%
MS	16	55	0	0	0	0	0	0	0	0	0	0	0.67%
MT	28	44	0	0	0	0	0	0	0	0	0	0	0.36%
NC	18	85	0	0	0	0	0	0	0	0	0	0	0.48%
NE	27	61	0	0	0	0	0	0	0	0	0	0	0.31%
NH	27	73	0	0	0	0	0	0	0	0	0	0	0.27%
NJ	12	98	0	0	0	0	0	0	0	0	0	0	0.53%
NM	18	61	0	0	0	0	0	0	0	0	0	0	0.35%
NV	21	69	0	0	0	0	0	0	0	0	0	0	0.43%
OH	19	121	0	0	0	0	0	0	0	0	0	0	0.42%
OK	27	68	0	0	0	0	0	1	0	0	0	0	0.60%
OR	23	77	0	0	0	0	0	0	0	0	0	0	0.34%
PA	31	146	1	0	0	0	0	0	0	0	0	0	0.46%
RI	21	51	0	0	0	0	0	0	0	0	0	0	0.27%
SC	22	89	0	0	0	0	0	0	0	0	0	0	0.94%
TN	30	97	0	0	0	0	0	0	0	0	0	0	0.47%
TX	28	93	2	0	0	1	0	0	0	0	0	0	0.38%
UT	21	70	0	0	0	0	0	0	0	0	0	0	0.50%
VA	28	104	0	0	0	0	0	0	0	0	0	0	0.24%
VT	36	37	0	0	0	0	0	0	0	0	0	0	0.12%
WA	23	77	0	0	0	0	0	0	0	0	0	0	0.35%
WI	31	101	0	0	0	0	0	0	0	0	0	0	0.25%
WV	20	53	0	0	0	0	0	0	0	0	0	0	0.76%
WY	22	40	0	0	0	0	0	0	0	0	0	0	0.25%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

Ratio 6: Cancellations under 60 days to new policies issues.

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	10	18	0	0	0	0	0	0	0	0	0	0	1.01%
AL	26	47	9	0	2	0	0	0	0	0	0	0	3.30%
AR	4	21	0	0	0	0	0	0	0	0	0	0	3.04%
AZ	32	74	2	1	0	0	1	0	0	0	0	0	1.64%
CA	18	75	1	2	0	0	0	0	0	0	0	0	2.33%
CO	27	72	1	0	0	0	0	0	0	0	1	0	1.51%
DC	24	20	0	0	0	0	0	0	0	0	0	0	1.16%
DE	17	41	3	1	0	0	0	0	0	0	0	0	1.45%
FL*	20	66	2	0	0	4	0	0	0	0	0	1	4.72%
GA	30	74	2	1	2	0	0	0	0	0	0	0	2.62%
HI	18	19	0	1	0	0	0	1	0	0	0	1	3.28%
IA	35	66	3	1	0	0	0	1	0	0	0	0	1.64%
ID	24	51	4	0	0	0	0	0	0	0	0	0	2.05%
IL	44	92	3	1	1	0	0	1	0	0	1	0	1.32%
IN	26	90	6	0	1	0	1	0	0	0	0	1	1.64%
KS	33	56	0	0	2	2	0	0	0	0	0	0	2.42%
KY	24	56	2	2	0	0	0	0	0	0	0	0	1.85%
LA	23	41	5	1	0	0	0	0	0	0	0	2	3.44%
MA	23	74	2	0	0	0	0	1	0	0	0	0	1.34%
MD	23	56	3	1	1	0	0	0	0	1	0	1	1.61%
ME	24	43	1	2	0	0	0	0	1	0	0	0	1.51%
MI	25	55	4	1	1	1	0	1	0	0	0	0	1.58%
MN	39	69	3	0	0	0	0	0	0	0	0	0	1.34%
MO	27	63	3	1	0	0	1	0	0	0	0	0	1.59%
MS	21	38	0	2	0	0	0	0	0	0	0	1	3.45%
MT	29	36	1	0	0	0	0	0	0	0	0	1	2.27%
NC	23	65	3	1	1	0	0	0	0	0	0	1	2.48%
NE	36	43	1	0	0	1	0	0	0	0	0	0	1.09%
NH	30	56	3	1	0	0	0	0	0	0	0	0	1.18%
NJ	23	64	6	2	0	0	0	0	0	0	0	0	1.83%
NM	23	44	4	0	0	0	0	0	0	0	0	1	3.52%
NV	16	61	0	0	0	1	0	1	0	0	1	0	1.51%
OH	34	83	2	1	0	0	0	0	0	0	0	0	1.61%
OK	29	49	4	2	0	0	0	0	1	1	0	0	2.79%
OR	24	59	3	1	0	0	0	0	0	0	0	0	1.38%
PA	40	95	8	3	1	0	0	0	0	0	0	0	1.41%
RI	24	35	2	0	0	0	0	0	0	0	0	0	1.30%
SC	26	62	2	2	0	1	0	0	0	0	0	0	2.07%
TN	33	67	6	1	0	0	0	0	0	0	0	0	1.90%
TX	16	88	6	1	0	1	0	0	0	0	0	0	1.71%
UT	16	64	3	0	2	0	0	0	0	0	0	0	1.96%
VA	25	76	3	1	0	0	0	0	0	0	0	0	0.91%
VT	30	31	3	1	0	0	0	0	0	0	0	0	1.71%
WA	22	60	1	1	1	0	0	0	0	0	0	0	1.15%
WI	27	88	5	0	0	0	0	1	0	0	0	1	2.28%
WV	20	36	5	0	1	0	0	0	0	0	0	0	3.29%
WY	22	25	6	0	0	0	0	0	0	0	0	0	4.16%

MCAS State Ratio Distribution Report for Data Year 2015

Homeowners - Overall Industry Statistics

* THE FLORIDA STATEWIDE INDUSTRY AVERAGE DOES NOT INCLUDE CITIZENS PROPERTY INSURANCE CORPORATION

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

State	0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%	State Ratio
AK	17	8	0	0	0	0	0	0	0	0	1	0	1.11%
AL	52	36	4	1	0	0	0	0	0	0	0	1	1.26%
AR	11	15	0	0	0	0	0	0	0	0	0	0	0.48%
AZ	58	56	4	2	0	1	0	0	0	0	0	0	1.07%
CA	25	74	3	0	0	0	0	0	0	0	0	0	1.66%
CO	66	46	1	1	0	0	0	0	0	0	0	0	0.75%
DC	38	12	3	1	0	0	0	0	0	0	0	0	0.98%
DE	57	13	1	0	0	0	0	0	0	0	0	0	0.87%
FL*	19	44	19	11	5	0	1	1	0	0	0	2	16.61%
GA	67	70	0	0	1	0	0	0	0	0	0	0	0.87%
HI	20	16	1	0	0	0	0	0	0	0	0	0	0.91%
IA	72	33	2	1	1	0	0	0	0	0	0	0	1.13%
ID	63	24	0	0	0	0	0	0	0	0	0	0	0.91%
IL	78	78	3	1	2	1	0	0	0	0	1	0	1.60%
IN	78	61	1	0	0	0	0	0	0	0	1	0	1.22%
KS	73	33	0	0	0	0	0	0	0	0	0	0	0.56%
KY	50	39	1	0	0	0	0	0	0	0	1	0	0.86%
LA	27	51	1	1	0	1	0	0	0	0	0	0	1.64%
MA	46	64	0	0	0	0	0	0	0	0	0	0	1.09%
MD	55	52	3	1	0	0	0	0	0	0	0	0	0.76%
ME	48	30	0	1	0	0	0	0	0	0	0	0	1.04%
MI	41	50	2	0	0	0	0	0	0	0	0	0	1.28%
MN	64	53	1	0	0	0	0	0	0	0	0	0	0.77%
MO	57	46	2	0	0	0	0	0	0	0	0	0	1.05%
MS	41	28	0	1	0	0	0	0	0	0	0	0	0.70%
MT	54	17	0	0	0	0	0	0	0	0	0	0	0.72%
NC	57	43	1	1	0	0	0	0	0	0	0	0	0.50%
NE	53	28	3	0	1	0	0	0	0	0	0	0	1.89%
NH	64	34	2	0	0	0	0	0	0	0	0	0	0.85%
NJ	28	69	9	2	0	1	0	0	0	0	0	0	4.11%
NM	47	27	0	0	1	0	0	0	0	0	0	1	0.91%
NV	51	34	2	0	0	0	0	0	0	0	0	0	1.09%
OH	56	79	2	1	0	0	0	0	0	0	0	0	1.11%
OK	54	35	1	1	0	1	0	0	1	0	1	0	0.85%
OR	57	38	1	1	0	0	0	0	0	0	1	0	1.53%
PA	73	95	4	0	0	1	1	0	0	0	0	0	2.44%
RI	39	31	1	1	0	0	0	0	0	0	0	0	1.23%
SC	56	47	2	1	1	0	0	0	0	0	0	0	0.58%
TN	70	49	1	1	0	0	0	0	0	0	0	0	1.02%
TX	32	82	4	1	0	0	0	0	0	0	0	0	2.95%
UT	63	25	1	0	1	0	0	0	0	0	0	0	0.99%
VA	73	57	1	0	0	0	0	0	0	0	0	0	0.72%
VT	57	13	0	0	0	1	0	0	0	0	1	0	0.93%
WA	51	43	2	2	0	0	0	0	0	0	0	0	1.06%
WI	61	62	4	1	0	0	0	0	0	0	0	0	1.68%
WV	39	30	0	0	1	0	0	0	0	0	1	0	1.44%
WY	47	9	1	0	0	1	0	0	0	0	0	0	0.46%