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### 2008 Property and Casualty Market Conduct Annual Statement

Statewide averages are calculated for seven categories for both Private Passenger Automobile and Homeowners lines of business portion of the Property & Casualty (P&C) MCAS. In Arizona, for the 2008 P&C MCAS, licensed companies with at least \$50,000 in homeowner's and/or private passenger auto premium were required to participate. A total of 229 companies participated and Arizona received 197 private passenger auto statements and 121 homeowner's statements.

The following charts reflect the number of reporting insurance companies whose ratios fall within various ranges. These charts are for informational purposes only, and the ratios do not necessarily represent standards of market behavior. This information does not establish compliance or non-compliance.

**This data cannot be used in any form of company advertising or marketing.**

<b>Private Passenger Auto</b>	Statewide Average Ratio
1. The number of claims closed without payment compared to the total number of claims closed:	<b>19.2%</b>
2. Percentage of claims unprocessed at the end of the period:	<b>9.8%</b>
3. Percentage of claims paid beyond 60 days:	<b>14.1%</b>
4. Non-renewals to policies in force:	<b>0.2%</b>
5. Cancellations over 60 days to policies in force:	<b>0.5%</b>
6. Cancellations under 60 days to new policies issued:	<b>2.3%</b>
7. Suits opened during the period to claims closed without payment:	<b>2.6%</b>

Number of auto companies with ratios falling in the range:												
Ratio	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%
1	3	27	64	54	24	18	2	1	0	0	1	0
2	7	108	57	15	3	1	2	0	0	1	0	0
3	5	27	85	38	17	7	9	4	0	1	1	0
4	83	110	1	0	0	0	0	0	0	0	0	0
5	90	99	2	0	1	0	0	1	0	0	1	0
6	85	98	3	3	1	0	0	0	0	0	0	4
7	77	104	7	3	1	0	1	0	0	0	0	1

**Homeowners**

	Statewide Average Ratio
1. The number of claims closed without payment compared to the total number of claims closed:	<b>26.3%</b>
2. Percentage of claims unprocessed at the end of the period:	<b>11.9%</b>
3. Percentage of claims paid beyond 60 days:	<b>21.1%</b>
4. Non-renewals to policies in force:	<b>0.6%</b>
5. Cancellations over 60 days to policies in force:	<b>0.7%</b>
6. Cancellations under 60 days to new policies issued:	<b>1.5%</b>
7. Suits opened during the period to claims closed without payment:	<b>1.3%</b>

Number of homeowners companies with ratios falling in the range:												
Ratio	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 %
1	2	5	22	46	37	5	2	1	0	0	0	0
2	3	53	40	15	6	1	0	2	0	0	0	0
3	4	16	23	42	18	13	3	1	0	0	0	0
4	26	88	4	0	0	1	0	0	0	0	0	1
5	18	101	1	0	0	0	0	0	0	0	0	0
6	39	79	2	0	0	0	0	0	0	0	0	0
7	66	53	0	0	0	1	0	0	0	0	0	0