



The State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301
(603) 271-2261 Fax (603) 271-1406
TDD Access: Relay NH 1-800-735-2964

Roger A. Sevigny
Commissioner

Alex Feldvebel
Deputy Commissioner

2009 Property & Casualty Market Conduct Annual Statement

The charts that follow reflect ratios calculated from data provided by all carriers required to report New Hampshire Property & Casualty Market Conduct Annual Statement (MCAS) data. The ratios can be used to compare individual company results to the statewide average ratios. You can access your company results in your P&C MCAS database by selecting the state of New Hampshire.

A chart that provides a count of companies, sorted by various ranges, is also provided. Use this chart to get a sense of where your ratios stand in relation to other carriers.

Private Passenger Automobile

	Statewide Average
<i>Ratio 1. The number of claims closed without payment compared to the total number of claims closed:</i>	22.2%
<i>Ratio 2. Percentage of claims unprocessed at the end of the period:</i>	9.7%
<i>Ratio 3. Percentage of claims paid beyond 60 days:</i>	15.7%
<i>Ratio 4. Non-renewals to policies-in-force:</i>	0.2%
<i>Ratio 5. Cancellations over 60 days to policies-in-force:</i>	0.2%
<i>Ratio 6. Cancellations under 60 days to new policies issued:</i>	1.1%
<i>Ratio 7. Suits opened during the period to claims closed without payment:</i>	1.9%

	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%
Ratio 1	1	10	35	34	13	1	0	0	0	0	0	0
Ratio 2	3	52	31	4	0	0	2	0	2	0	0	0
Ratio 3	3	20	36	26	7	2	0	0	0	0	0	0
Ratio 4	43	51	0	0	0	0	0	0	0	0	0	0
Ratio 5	67	27	0	0	0	0	0	0	0	0	0	0
Ratio 6	46	40	5	1	1	0	0	0	0	0	0	1
Ratio 7	37	54	1	1	0	1	0	0	0	0	0	0

