

**Massachusetts Homeowners Multi Peril Insurance Loss Experience
2006-2010 Territory Review--Percentage of Loss Dollars by Cause of Loss**

Cause of Loss

1--Fire, Lightning, and Removal
3--Water Damage and Freezing
6--Liability and MedPay

2--Wind and Hail
4--Theft
9--All Other

| 1--Fire, Lightning, and Removal | | | | | |
|---------------------------------|-------|-------|-------|-------|-------|
| Territory | 2006 | 2007 | 2008 | 2009 | 2010 |
| 2 | 47.2% | 68.7% | 53.1% | 59.2% | 45.1% |
| 3 | 54.6% | 1.2% | 2.4% | 18.6% | 18.2% |
| 4 | 60.0% | 64.4% | 48.8% | 46.4% | 54.6% |
| 5 | 50.0% | 33.8% | 62.1% | 53.8% | 27.5% |
| 11 | 46.9% | 43.6% | 59.6% | 34.8% | 32.4% |
| 12 | 25.3% | 15.5% | 47.3% | 23.5% | 34.9% |
| 30 | 52.3% | 48.7% | 25.6% | 26.8% | 28.9% |
| 31 | 35.3% | 40.8% | 33.4% | 29.7% | 38.4% |
| 32 | 47.9% | 51.1% | 52.6% | 47.9% | 35.2% |
| 33 | 46.3% | 43.6% | 69.8% | 32.9% | 44.4% |
| 34 | 41.0% | 41.7% | 40.0% | 38.1% | 38.3% |
| 35 | 36.5% | 55.5% | 62.7% | 51.7% | 58.8% |
| 36 | 43.2% | 35.5% | 41.7% | 36.2% | 40.3% |
| 37 | 41.8% | 25.9% | 34.0% | 26.1% | 40.7% |
| 38 | 74.6% | 82.5% | 70.6% | 70.7% | 71.2% |
| 39 | 48.2% | 58.5% | 64.2% | 57.0% | 37.2% |
| 40 | 28.6% | 34.2% | 53.6% | 43.0% | 22.6% |
| 41 | 54.4% | 38.9% | 67.0% | 61.0% | 38.0% |
| 42 | 66.9% | 50.9% | 50.4% | 34.3% | 52.9% |
| 43 | 22.3% | 20.0% | 47.3% | 39.0% | 34.1% |
| 44 | 40.0% | 35.4% | 39.3% | 25.9% | 31.0% |
| 45 | 45.7% | 44.5% | 26.9% | 37.9% | 43.1% |
| 46 | 44.9% | 46.8% | 23.3% | 17.9% | 41.5% |
| 47 | 43.4% | 53.2% | 59.6% | 41.3% | 37.7% |
| 48 | 45.4% | 47.2% | 41.9% | 25.4% | 45.4% |
| 49 | 41.1% | 49.4% | 37.3% | 42.6% | 30.2% |
| 50 | 40.2% | 46.5% | 40.6% | 46.8% | 37.9% |
| All | 40.6% | 40.7% | 40.9% | 32.9% | 35.8% |

| 2--Wind and Hail | | | | | |
|------------------|-------|-------|-------|-------|-------|
| Territory | 2006 | 2007 | 2008 | 2009 | 2010 |
| 2 | 7.8% | 3.0% | 3.2% | 2.1% | 16.0% |
| 3 | 3.3% | 1.3% | 8.2% | 1.0% | 11.0% |
| 4 | 5.5% | 2.7% | 5.4% | 4.4% | 10.1% |
| 5 | 9.4% | 8.7% | 3.8% | 3.2% | 27.4% |
| 11 | 8.4% | 3.8% | 2.6% | 1.8% | 9.8% |
| 12 | 7.4% | 5.4% | 6.7% | 4.4% | 12.5% |
| 30 | 7.6% | 7.8% | 3.7% | 3.5% | 13.0% |
| 31 | 17.0% | 5.1% | 6.0% | 3.4% | 8.9% |
| 32 | 11.2% | 9.2% | 10.8% | 4.4% | 12.8% |
| 33 | 8.6% | 18.8% | 4.0% | 2.9% | 11.0% |
| 34 | 12.5% | 8.0% | 8.8% | 3.6% | 9.4% |
| 35 | 25.5% | 6.4% | 3.3% | 3.9% | 7.1% |
| 36 | 10.5% | 10.6% | 5.6% | 2.9% | 10.4% |
| 37 | 2.6% | 6.2% | 1.8% | 1.0% | 2.2% |
| 38 | 3.9% | 3.5% | 3.5% | 3.2% | 13.8% |
| 39 | 8.4% | 5.4% | 3.7% | 1.7% | 21.7% |
| 40 | 7.6% | 10.4% | 4.6% | 3.3% | 35.1% |
| 41 | 6.3% | 3.4% | 3.7% | 2.5% | 9.3% |
| 42 | 6.4% | 4.2% | 6.5% | 1.6% | 14.2% |
| 43 | 11.7% | 3.0% | 5.4% | 2.3% | 11.3% |
| 44 | 10.2% | 5.8% | 7.0% | 19.0% | 14.9% |
| 45 | 9.0% | 2.7% | 17.2% | 4.0% | 7.4% |
| 46 | 7.9% | 3.2% | 13.6% | 51.4% | 12.1% |
| 47 | 22.1% | 2.6% | 7.3% | 7.4% | 12.4% |
| 48 | 8.7% | 2.4% | 15.4% | 3.8% | 15.5% |
| 49 | 11.9% | 4.4% | 12.3% | 3.7% | 19.2% |
| 50 | 12.7% | 4.6% | 10.5% | 4.5% | 17.2% |
| All | 10.1% | 6.1% | 7.8% | 14.0% | 14.9% |

| 3--Water Damage and Freezing | | | | | |
|------------------------------|-------|-------|-------|-------|-------|
| Territory | 2006 | 2007 | 2008 | 2009 | 2010 |
| 2 | 26.7% | 13.1% | 28.8% | 23.3% | 27.3% |
| 3 | 15.8% | 61.1% | 74.4% | 48.2% | 38.6% |
| 4 | 19.1% | 19.8% | 26.9% | 27.3% | 25.3% |
| 5 | 24.7% | 32.1% | 20.9% | 23.4% | 27.9% |
| 11 | 24.7% | 31.5% | 22.3% | 35.7% | 34.6% |
| 12 | 48.7% | 48.9% | 31.0% | 36.5% | 35.2% |
| 30 | 21.5% | 28.1% | 31.2% | 36.6% | 38.5% |
| 31 | 28.5% | 33.6% | 33.4% | 39.4% | 36.7% |
| 32 | 18.3% | 15.0% | 18.1% | 26.5% | 23.8% |
| 33 | 17.1% | 15.1% | 11.6% | 25.2% | 19.5% |
| 34 | 23.7% | 28.6% | 27.1% | 29.2% | 35.4% |
| 35 | 20.3% | 18.8% | 16.5% | 23.9% | 20.3% |
| 36 | 28.6% | 34.0% | 25.7% | 38.6% | 32.3% |
| 37 | 41.5% | 52.6% | 46.6% | 58.0% | 42.2% |
| 38 | 11.5% | 5.5% | 11.2% | 12.3% | 7.7% |
| 39 | 26.8% | 17.6% | 17.3% | 17.5% | 21.5% |
| 40 | 26.1% | 30.5% | 23.2% | 32.0% | 25.5% |
| 41 | 23.4% | 35.5% | 15.5% | 18.5% | 29.5% |
| 42 | 13.0% | 27.4% | 18.1% | 25.7% | 19.5% |
| 43 | 40.2% | 48.1% | 25.7% | 35.1% | 35.0% |
| 44 | 27.4% | 33.7% | 30.9% | 32.0% | 34.4% |
| 45 | 26.5% | 37.3% | 28.5% | 34.0% | 26.9% |
| 46 | 24.5% | 28.3% | 37.0% | 17.6% | 26.2% |
| 47 | 11.5% | 22.4% | 16.0% | 26.4% | 24.4% |
| 48 | 19.8% | 24.6% | 26.7% | 32.0% | 16.8% |
| 49 | 20.7% | 23.5% | 26.0% | 30.9% | 24.8% |
| 50 | 22.2% | 21.8% | 24.7% | 27.6% | 24.4% |
| All | 26.3% | 31.7% | 29.0% | 31.7% | 30.8% |

| 4--Theft | | | | | |
|-----------|------|-------|------|-------|------|
| Territory | 2006 | 2007 | 2008 | 2009 | 2010 |
| 2 | 4.2% | 2.5% | 4.1% | 3.1% | 2.9% |
| 3 | 9.4% | 21.2% | 6.4% | 9.0% | 6.8% |
| 4 | 0.6% | 2.5% | 2.0% | 1.3% | 1.6% |
| 5 | 3.6% | 4.4% | 3.9% | 4.7% | 3.1% |
| 11 | 5.2% | 4.5% | 3.6% | 4.4% | 3.6% |
| 12 | 5.7% | 4.6% | 3.3% | 4.1% | 1.4% |
| 30 | 2.7% | 4.2% | 6.5% | 5.5% | 5.1% |
| 31 | 2.2% | 2.5% | 3.5% | 2.8% | 2.1% |
| 32 | 4.4% | 4.5% | 5.2% | 5.7% | 6.6% |
| 33 | 6.8% | 8.1% | 3.9% | 13.6% | 7.7% |
| 34 | 4.4% | 3.9% | 4.6% | 4.4% | 3.7% |
| 35 | 3.9% | 2.4% | 2.6% | 5.3% | 3.3% |
| 36 | 2.1% | 2.9% | 4.5% | 2.9% | 2.8% |
| 37 | 1.8% | 1.3% | 2.2% | 2.1% | 1.8% |
| 38 | 2.2% | 1.8% | 2.3% | 2.3% | 1.6% |
| 39 | 3.3% | 2.6% | 4.1% | 4.5% | 2.4% |
| 40 | 2.1% | 2.6% | 1.9% | 2.6% | 2.0% |
| 41 | 4.7% | 8.1% | 5.4% | 4.3% | 4.8% |
| 42 | 2.5% | 5.3% | 8.7% | 7.2% | 4.5% |
| 43 | 3.5% | 2.4% | 3.7% | 1.4% | 1.7% |
| 44 | 2.7% | 2.4% | 2.5% | 2.6% | 2.8% |
| 45 | 5.1% | 2.5% | 3.6% | 5.1% | 5.3% |
| 46 | 2.1% | 2.3% | 3.5% | 1.3% | 3.6% |
| 47 | 4.3% | 5.8% | 4.8% | 7.6% | 9.1% |
| 48 | 6.3% | 7.0% | 4.9% | 12.2% | 6.5% |
| 49 | 3.6% | 3.8% | 3.2% | 3.4% | 4.1% |
| 50 | 2.9% | 2.1% | 3.0% | 2.3% | 2.4% |
| All | 2.9% | 2.9% | 3.0% | 2.9% | 3.0% |