

COMPARISON OF HOMEOWNER RATES

Territory 37- Cape and Islands

Territory 44- Middlesex Remainder

1994-2011 Homeowner Insurance Reports by MA DOI

	FAIR PLAN		VOLUNTARY MARKET	
	37	44	37	44
1994	\$ 464	\$ 537	\$ 475	\$ 482
1995	\$ 467	\$ 523	\$ 494	\$ 500
1996	\$ 505	\$ 506	\$ 486	\$ 540
1997	\$ 539	\$ 605	\$ 531	\$ 505
1998	\$ 630	\$ 675	\$ 554	\$ 518
1999	\$ no info	\$ 706	\$ no info	\$ 528
2000	\$ 745	\$ 744	\$ 600	\$532
2001	\$ 817	\$ 799	\$ 643	\$ 556
2002	\$ 925	\$ 841	\$ 714	\$ 585
2003	\$ 1089	\$ 941	\$ 802	\$ 649
2004	\$ 1198	\$ 1076	\$ 931	\$ 706
2005	\$ 1281	\$ 1147	\$ 1246	\$ 794
2006	\$ 1410	\$ 1244	\$ 1519	\$ 839
2007	\$ 1695	\$ 1351	\$ 2072	\$ 875
2008	\$ 1836	\$ 1420	\$ 2400	\$ 923
2009	\$ 1850	\$ 1451	\$ 2377	\$ 945
2010	\$ 1759	\$ 1434	\$ 2526	\$ 946
2011	\$ 1758	\$ 1452	\$ 2553	\$ 974

Results:

Fair Plan rate increases for Territory 37 1994- 2011= 279%

Fair Plan rate increases for Territory 44 1994-2011 = 170%

Fair Plan rate increases for Territory 37 2003-2011 = 61%

Fair Plan rate increases for Territory 44 2003-2011 = 54%

Voluntary rate increases for Territory 37 1994-2011 = 437%

Voluntary rate increases for Territory 44 1994-2011 = 100%

Voluntary rate increases for Territory 37 2003-2011 = 218%

Voluntary rate increases for Territory 44 2003-2011 = 50%