

**MASSACHUSETTS PROPERTY INSURANCE
UNDERWRITING ASSOCIATION**

Exhibit 2

Page 1

Summary of Indicated and Proposed Rate Changes
Homeowners - Owners Forms

	(1)	(2)	(3)	(4)	(5)	(6)
* Territory	12/31/2010 Inforce Premium Adjusted to Current Rate Level	Indicated Rate Change Excluding Provisions for Hurricanes and Reinsurance	Indicated Marginal Rate Change Due to Gross Reinsurance Provision	Indicated Marginal Rate Change Due to Net Hurricane Provision	Total Indicated Rate Change	Proposed Rate Change
2	10,512,098	-24.5%	30.2%	8.8%	14.5%	10.0%
3	243,541	-19.9%	20.6%	6.0%	6.7%	6.7%
4	5,021,536	-21.4%	18.1%	5.3%	2.0%	2.0%
5	6,620,245	-25.8%	34.9%	10.1%	19.2%	10.0%
11	9,624,176	-17.7%	21.7%	6.3%	10.3%	10.0%
12	307,938	-11.1%	13.5%	3.9%	6.3%	6.3%
30	2,481,210	-25.0%	35.3%	10.2%	20.5%	10.0%
31	4,907,223	-17.6%	19.8%	5.7%	8.0%	8.0%
32	2,951,508	-30.9%	35.4%	10.1%	14.6%	10.0%
33	7,500,192	-46.4%	55.7%	16.3%	25.5%	10.0%
34	9,678,809	-48.6%	40.8%	12.0%	4.2%	4.2%
35	4,133,210	-11.0%	16.6%	4.7%	10.4%	10.0%
36	23,022,648	-39.4%	41.8%	12.2%	14.6%	10.0%
37	105,003,351	-56.4%	47.6%	15.5%	6.7%	6.7%
38	4,088,637	7.4%	10.8%	3.3%	21.4%	10.0%
39	4,574,214	-14.5%	36.3%	10.5%	32.2%	10.0%
40	9,389,160	-20.7%	32.7%	9.6%	21.6%	10.0%
41	2,055,866	-23.7%	23.4%	6.8%	6.5%	6.5%
42	2,396,684	-17.4%	13.0%	4.0%	-0.5%	-0.5%
43	579,373	-13.9%	16.9%	4.9%	7.9%	7.9%
44	7,375,303	-13.3%	17.5%	5.2%	9.4%	9.4%
45	3,533,957	-8.3%	11.3%	3.8%	6.8%	6.8%
46	5,586,225	-10.4%	9.9%	3.5%	3.0%	3.0%
47	3,339,468	-5.2%	7.0%	3.3%	5.1%	5.1%
48	945,583	-9.2%	7.2%	3.6%	1.6%	1.6%
49	2,911,276	-8.9%	7.1%	3.4%	1.5%	1.5%
50	3,155,365	-8.7%	3.0%	1.9%	-3.8%	-3.8%
Statewide	241,938,797	-38.2%	36.7%	11.5%	10.0%	7.4%

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- 2-Boston- District A
- 3- Boston District B
- 4. Boston- District C
- 5. Suffolk (except Boston)
- 11. Boston- (except Districts A/B/C)
- 12. Brookline
- 30. Quincy
- 31 Norfolk (except Brookline/Quincy)
- 32 Fall River
- 33. New Bedford
- 34. Bristol (except Fall River/New Bedford)
- 35. Brockton
- 36. Plymouth (except Brockton)
- 37. Barnstable,(Dukes and Nantucket)
- 38. Lawrence
- 39. Lynn
- 40. Essex (except Lawrence and Lynn)
- 41. Cambridge and Somerville
- 42 Lowell
- 43. Newton
- 44. Middlesex Remainder
- 45 City of Worcester
- 46 Worcester (except City of Worcester)
- 47. Springfield
- 48. Chicopee & Holyoke
- 49. Hampshire & Remainder of Hampden
- 50. Berkshire & Franklin