

Massachusetts Homeowners Insurance Loss Ratios
Homeowners Insurance Only
(No Condominium or Tenant Insurance)

Territory	Territory Description	2010	2010 Loss Ratios	
		FAIR Plan Mkt. Share	Vol. Market	FAIR Plan
2	Boston - District A	49.8%	34.1%	53.5%
3	Boston - District B	17.1%	71.5%	9.3%
4	Boston - District C	62.5%	23.1%	71.7%
5	Suffolk (except Boston)	30.8%	40.4%	61.8%
11	Boston - (except Districts A, B & C)	20.5%	34.8%	68.8%
12	Brookline	2.2%	61.6%	9.4%
30	Quincy	15.2%	34.6%	34.5%
31	Norfolk (except Brookline & Quincy)	3.5%	56.7%	64.0%
32	Fall River	20.3%	28.9%	63.6%
33	New Bedford	41.7%	24.5%	35.3%
34	Bristol (except Fall River & New Bedford)	9.6%	36.9%	33.8%
35	Brockton	20.5%	43.1%	117.0%
36	Plymouth (except Brockton)	16.2%	42.3%	47.9%
37	Barnstable, Dukes and Nantucket	39.5%	20.0%	24.3%
38	Lawrence	45.2%	100.0%	123.4%
39	Lynn	27.2%	45.6%	78.7%
40	Essex (except Lawrence & Lynn)	6.2%	66.9%	81.5%
41	Cambridge & Somerville	9.2%	48.7%	20.2%
42	Lowell	16.9%	42.7%	74.2%
43	Newton	2.3%	71.7%	32.7%
44	Middlesex Remainder	2.8%	50.4%	67.3%
45	City of Worcester	12.8%	51.5%	72.2%
46	Worcester (except City of Worcester)	4.4%	52.0%	71.3%
47	Springfield	14.9%	38.1%	82.4%
48	Chicopee & Holyoke	7.8%	52.6%	66.4%
49	Hampshire & Remainder of Hampden	4.4%	45.4%	53.8%
50	Berkshire & Franklin	6.3%	50.4%	51.5%
Total	Statewide	14.8%	46.6%	45.8%