

Loss Ratios 2008 - 2011 FAIR PLAN + VOLUNTARY MARKET

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

Territory	Territory Description	2008 Loss Ratios		
		FAIR Plan Mkt. Share	Vol. Market	FAIR Plan
2	Boston - District A	47.5%	35.1%	42.1%
3	Boston - District B	8.7%	7.4%	14.4%
4	Boston - District C	69.9%	32.2%	36.7%
5	Suffolk (except Boston)	35.5%	24.3%	78.1%
11	Boston - (except Districts A, B & C)	16.1%	51.6%	52.9%
12	Brookline	2.2%	31.0%	481.0%
30	Quincy	15.7%	28.4%	24.3%
31	Norfolk (except Brookline & Quincy)	4.1%	34.5%	52.3%
32	Fall River	25.6%	26.4%	52.5%
33	New Bedford	39.8%	37.6%	43.1%
34	Bristol (except Fall River & New Bedford)	10.5%	33.5%	32.8%
35	Brockton	24.2%	51.9%	68.8%
36	Plymouth (except Brockton)	15.9%	32.5%	26.7%
37	Barnstable, Dukes and Nantucket	37.7%	11.9%	19.8%
38	Lawrence	48.6%	54.6%	109.0%
39	Lynn	29.1%	33.9%	62.6%
40	Essex (except Lawrence & Lynn)	6.7%	54.6%	43.4%
41	Cambridge & Somerville	8.6%	31.0%	82.6%
42	Lowell	17.5%	30.4%	71.9%
43	Newton	2.4%	44.4%	98.8%
44	Middlesex Remainder	3.2%	46.7%	64.5%
45	City of Worcester	13.8%	93.3%	100.1%
46	Worcester (except City of Worcester)	4.6%	89.3%	91.8%
47	Springfield	16.0%	36.5%	105.6%
48	Chicopee & Holyoke	7.8%	47.2%	86.5%
49	Hampshire & Remainder of Hampden	4.6%	58.8%	51.1%
50	Berkshire & Franklin	5.8%	52.3%	58.3%
Total	Statewide	14.5%	44.4%	40.8%

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

Territory	Territory Description	2009 Loss Ratios		
		FAIR Plan Mkt. Share	Vol. Market	FAIR Plan
2	Boston - District A	55.0%	42.4%	47.0%
3	Boston - District B	19.7%	25.9%	94.9%
4	Boston - District C	69.7%	21.5%	39.5%
5	Suffolk (except Boston)	33.3%	29.9%	36.8%
11	Boston - (except Districts A, B & C)	21.9%	33.9%	48.2%
12	Brookline	2.2%	21.4%	1.1%
30	Quincy	17.0%	22.0%	54.8%
31	Norfolk (except Brookline & Quincy)	3.7%	37.1%	65.1%
32	Fall River	22.0%	20.9%	37.9%
33	New Bedford	42.0%	16.7%	30.5%
34	Bristol (except Fall River & New Bedford)	9.8%	37.0%	24.2%
35	Brockton	22.4%	42.2%	75.9%
36	Plymouth (except Brockton)	16.8%	37.0%	43.2%
37	Barnstable, Dukes and Nantucket	40.3%	17.5%	28.2%
38	Lawrence	47.1%	55.4%	57.0%
39	Lynn	29.1%	31.2%	57.8%
40	Essex (except Lawrence & Lynn)	6.7%	44.1%	46.5%
41	Cambridge & Somerville	10.0%	42.8%	18.5%
42	Lowell	18.4%	33.5%	25.9%
43	Newton	2.4%	52.6%	24.8%
44	Middlesex Remainder	3.0%	48.9%	58.1%
45	City of Worcester	13.8%	41.8%	25.5%
46	Worcester (except City of Worcester)	4.7%	99.2%	45.6%
47	Springfield	15.6%	41.5%	42.3%
48	Chicopee & Holyoke	8.4%	30.8%	55.1%
49	Hampshire & Remainder of Hampden	4.7%	47.3%	76.1%
50	Berkshire & Franklin	6.5%	54.5%	71.5%
Total	Statewide	15.4%	43.9%	38.4%

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Territory	Territory Description	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%	47.2%
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%

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

Territory	Territory Description	2011 Loss Ratios		
		FAIR Plan Mkt. Share	Vol. Market	FAIR Plan
2	Boston - District A	52.2%	50.5%	67.5%
3	Boston - District B	13.7%	22.1%	97.6%
4	Boston - District C	63.2%	56.8%	61.1%
5	Suffolk (except Boston)	30.4%	39.8%	66.0%
11	Boston - (except Districts A, B & C)	18.5%	46.5%	61.7%
12	Brookline	1.9%	58.9%	19.3%
30	Quincy	14.0%	46.0%	15.9%
31	Norfolk (except Brookline & Quincy)	3.3%	97.7%	71.5%
32	Fall River	19.0%	32.8%	38.1%
33	New Bedford	39.9%	24.1%	38.5%
34	Bristol (except Fall River & New Bedford)	8.6%	53.7%	27.7%
35	Brockton	19.5%	58.7%	99.1%
36	Plymouth (except Brockton)	15.0%	51.6%	40.2%
37	Barnstable, Dukes and Nantucket	37.5%	14.0%	33.6%
38	Lawrence	42.8%	47.2%	47.8%
39	Lynn	26.1%	29.8%	61.9%
40	Essex (except Lawrence & Lynn)	5.9%	71.8%	58.9%
41	Cambridge & Somerville	8.7%	25.1%	65.0%
42	Lowell	15.5%	41.5%	57.3%
43	Newton	2.1%	76.3%	70.9%
44	Middlesex Remainder	2.8%	95.9%	90.4%
45	City of Worcester	11.8%	107.9%	83.7%
46	Worcester (except City of Worcester)	4.0%	131.8%	93.6%
47	Springfield	13.6%	568.2%	485.6%
48	Chicopee & Holyoke	7.6%	300.1%	108.4%
49	Hampshire & Remainder of Hampden	4.3%	433.9%	284.9%
50	Berkshire & Franklin	6.0%	86.6%	101.4%
Total	Statewide	13.9%	96.5%	56.6%

NO HURRICANES - NO COASTAL CATASTROPHES
NOTE LOW LOSS RATIOS TERRITORY 37 - CAPE + ISLANDS.
THIS IS TRUE FOR EARLIER YEARS AS WELL.