

2010 Massachusetts Homeowners Insurance  
 FAIR Plan Loss Experience by Territory by Form

Exhibit 5B  
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Territory	Data	Form			Grand Total
		Condo	Owner	Tenant	

FAIR PLAN LOSS EXPERIENCE  
 CALCULATIONS FROM THE 2010 HOMEOWNERS REPORT  
 MA DIVISION OF INSURANCE  
 TOTALS ON ALL TERRITORIES IN MA

Total Sum of WP	4,113,594	241,501,969	2,922,213	248,537,776
Total Sum of EP	4,156,732	247,307,446	2,980,423	254,444,601
Total Sum of W hse yrs	12,536	149,549	18,690	180,775
Total Sum of E hse yrs	12,314	152,393	17,552	182,259
Total Sum of Inc Loss	2,310,204	113,196,457	1,066,689	116,573,350
Total Sum of Inc Claims	413	6,408	241	7,062
Total Loss Ratio (I/E)	0.556	0.458	0.358	0.458

WP - written premium  
 EP - earned premium  
 W hse yrs - written house years  
 E hse yrs - earned house years  
 Inc - incurred