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COMMISSIONER

DIVISION OF INSURANCE BULLETIN 96-10

TO: Statistical Agents for Massachusetts Homeowners Insurance

FROM: Linda Ruthardt, Commissioner of Insurance

RE: Massachusetts Homeowners Written Premium Report for Calendar Years 1993 through 1995

DATE: July 24, 1996

Pursuant to Chapter 93 of the Acts of 1996, the twenty-five admitted insurers with the largest Massachusetts homeowners market share, as well as the Massachusetts Property Insurance Underwriting Association ("FAIR Plan") must submit to the Massachusetts Division of Insurance ("the Division") data regarding cancellations and nonrenewals of homeowners policies in certain areas of the Commonwealth. One of the types of areas for which such reporting is required is defined by Chapter 93 as "each postal zip code within credit-eligible territories." Thus, the Division must determine which territories within the Commonwealth are credit-eligible, so that the companies can be advised of the zip codes applicable to credit-eligible territories.

Credit-eligible territories are defined by Chapter 93 as those in which "at least twenty percent of the homeowners premium averaged over the three most recent calendar years" was written by the FAIR Plan. As such, it is necessary for the Division to obtain data from the statistical agents which will show the voluntary market and FAIR Plan written premiums in Massachusetts by territory for the calendar years 1993 through 1995. With this information, the Division will be able to give appropriate instructions to the aforementioned twenty-five company groups for their reports on cancellations and nonrenewals.

The instructions for the data reporting required of statistical agents by this bulletin are stated below. This reporting of data is the first such reporting that the Division is requiring as a result of Chapter 93. Requirements applicable to the additional reports that statistical agents and companies are mandated by Chapter 93 to submit will be set forth in subsequent bulletins or other communications from the Division, which will be issued soon.

Data Elements

On or before August 7, 1996 all statistical agents as described above are required to submit the data elements listed below:

1. (a) Aggregate homeowners insurance voluntary market written premium by ISO Massachusetts homeowners insurance territories (see Exhibit I) by calendar year for calendar years 1993, 1994, and 1995. The aggregate homeowners insurance written premium should not be broken out separately by company group or by form, but should include all homeowners insurance forms written by its reporting company groups.

(b) ISO as the current statistical agent for the FAIR Plan shall provide the aggregate homeowners insurance market written premium by calendar year for calendar years 1993, 1994, and 1995 separately for the FAIR Plan.

(c) If the statistical agent has any territories which are different from the ISO territories, the statistical agent must provide territorial definitions for those territories.

(d) If the statistical agent is unable to provide aggregate homeowners insurance written premium by calendar year for any of the years 1993, 1994, or 1995, a detailed explanation underlying the reason(s) for that inability must be provided. If the statistical agent is unable to provide the aggregate written premium for any such year, then it should provide the aggregate written premium for the most recent calendar year preceding the 1993-95 period, i.e., calendar year 1992.

2. A list of all company groups whose data is included in this submission. If the list of company groups varies from year to year, then provide a separate listing of company groups for each data year.

Format

The data elements in (1) above should be submitted on a 3.5" diskette in an Excel or Lotus spreadsheet file, and should include the following fields in the order listed below:

ISO Territory: report the appropriate two digit standard statistical territory code (see Exhibit I). If the statistical agent has any territories which are different from the ISO territories, then those territories should be reported using the statistical territory code as described in 1.(c) above.

Calendar Year 1993 Written Premium--Report the premium for policies written during the year 1993.

Calendar Year 1994 Written Premium--Report the premium for policies written during the year 1994.

Calendar Year 1995 Written Premium--Report the premium for policies written during the year 1995.

Inquiries to the Massachusetts Division of Insurance

Questions on this matter, if any, should be directed to Robert MacNicholl, Deputy Director, State Rating Bureau, at (617) 521-7336.

MASSACHUSETTS *(20)*

1. TERRITORY DEFINITIONS

A. Cities

City of	County of	Code
Boston		
—District A*	Suffolk	02
—District B**	Suffolk	03
—District C***	Suffolk	04
—Except Dist.A,B,C	Suffolk	11
Brockton	Plymouth	35
Brookline	Norfolk	12
Cambridge	Middlesex	41
Chicopee	Hampden	48
Fall River	Bristol	32
Holyoke	Hampden	48
Lawrence	Essex	38
Lowell	Middlesex	42
Lynn	Essex	39
New Bedford	Bristol	33
Newton	Middlesex	43
Quincy	Norfolk	30
Somerville	Middlesex	41
Springfield	Hampden	47
Worcester	Worcester	45

B. Other Than Cities

County of	Code
Barnstable	37
Berkshire	50
Bristol—Except Fall River & New Bedford	34
Dukes	37
Essex—Except Lawrence & Lynn	40
Franklin	50
Hampden—Except Chicopee, Holyoke & Springfield	49
Hampshire	49
Middlesex—Except Cambridge, Lowell & Newton & Somerville	44
Nantucket	37
Norfolk—Except Brookline & Quincy	31
Plymouth—Except Brockton	36
Suffolk—Except Boston	05
Worcester—Except City of Worcester	46

*District A—All of Charlestown and East Boston and those portions of South Boston, Roxbury, and Dorchester bounded by a line drawn as follows—excluding "Old Harbor Village" Housing Project:

Beginning at Dorchester Avenue and First Street; through the center of Dorchester Avenue, Andrew Square, Southampton Street, Albany Street, Eustis Street, Dearborn Street, Dudley Street to the N.Y., N.H. & H.R.R., southerly along the railroad to Talbot Avenue, Dorchester Avenue, Bay Street, easterly to the N.Y., N.H. & H.R.R., northerly along the railroad to Columbia Road, Farragut Road, First Street to Dorchester Avenue.

**District B—That portion of the South End district bounded by a line drawn as follows:

Beginning at Albany and Kneeland Streets, through the center of Kneeland Street, Stuart Street, Columbus Avenue, Buckingham Street to the N.Y., N.H. & H.R.R., along the railroad to Ruggles Street, Washington Street, Palmer Street, Harrison Avenue, Eustis Street, Albany Street to Kneeland Street.

***District C—That portion of the Roxbury and Dorchester Districts bounded by a line drawn as follows;

Beginning at Ruggles Street and the N.Y., N.H. & H.R.R., southerly along the railroad to Roxbury Street, through the center of Roxbury Street, Dudley Street, Washington Street, Columbus Avenue, Seaver Street, Blue Hill Avenue, American Legion Highway, Austin Street, Harvard Street, Walk Hill Street, Almont Street, Blue Hill Avenue to the N.Y., N.H. & H.R.R. northerly along the railroad to Dudley Street, Dearborn Street, Eustis Street, Harrison Avenue, Palmer Street, Washington Street, Ruggles Street to the N.Y., N.H. & H.R.R.

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