MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

Underwriting Division Two Center Plaza Boston, Massachusetts 02108-1904 (617) 723-3800, MA Only (800) 392-6108, FAX (617) 557-5678

November 27, 2000

TO: All Massachusetts Producers

HOMEOWNERS POLICY PROGRAM (1991 EDITION) RATES, RULES AND FORMS REVISION EFFECTIVE 12-31-00

The Massachusetts Property Insurance Underwriting Association (MPIUA) has filed and the Insurance Division has approved a revision to the homeowners base class premiums for forms HO 2, HO 3, HO 3 w/15, HO 4 and 6. This revision is effective for all new and renewal policies with an inception date of <u>December 31, 2000 or later</u>.

Concurrent with the rate revision, MPIUA will also adopt two revised Key Factor Tables for forms HO 2, 3 and 3 w/15. Territories have been separated in two territory groups with each group assigned a separate Key Factor Table. Territory groups and Key Factor Tables are shown on revised manual page HO-C-1-3.

At this time we are also providing you with a complete set of state manual pages including MPIUA rate pages, MPIUA exception page and ISO's Massachusetts state pages. Revised MPIUA rate pages show an effective date of December 31, 2000. The manual pages also include an updated MPIUA rating examples section. This set of state manual pages is to be used in conjunction with the Multistate Rules section of ISO's Homeowners Policy Program (1991 Edition) manual. MPIUA does not distribute ISO's Multistate Rules pages.

Following your review of this material, should you have any questions, please contact our Consumer Services or Underwriting Departments.

Very truly yours,

James H. Pappas Vice President/Underwriting

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Enclosures

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