



# MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

## FINANCIAL DIVISION

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December 10, 2018

**TO: MEMBERS OF THE MASSACHUSETTS PROPERTY INSURANCE  
UNDERWRITING ASSOCIATION**

**RE: CREDIT PROGRAM PURSUANT TO CHAPTER 93 OF THE ACTS OF 1996**

Beginning in 1996, General Laws, Chapter 175C, Section 4 was amended to establish a system of credits against assessments levied by MPIUA. As required by statute, the credit program was further amended, effective January 1, 1999, utilizing homeowners' premium written in **Postal Zip Codes**, instead of territories. The credits are a weighted writing credit and a fixed take-out credit for those companies which write homeowners insurance in credit eligible zip codes designated by the Association. The Commissioner of Insurance has approved the credit eligible zip codes listed below.

For calendar year **2019**, premiums written in the designated **Zip Codes** by your company in accordance with the terms of the Credit Program will be eligible for credit if written, during the period **January 1, 2019 to December 31, 2019** and reported to the Association in conjunction with your **2020** Insurer's Report. **Do not submit any data at this time.** Please be advised that when the Association solicits credit data, the **risk location, to include street address and city/town, and zip code** will be required fields.

The following **Zip Codes** are eligible for writing credits and have been assigned the following weights for calendar year **2019** credit eligible premiums:

<u>ZIP CODE</u> <u>WRITING CREDIT</u>	<u>ASSIGNED</u> <u>WEIGHT</u>	<u>ZIP CODE</u> <u>WRITING CREDIT</u>	<u>ASSIGNED</u> <u>WEIGHT</u>	<u>ZIP CODE</u> <u>WRITING CREDIT</u>	<u>ASSIGNED</u> <u>WEIGHT</u>
02744	1.00	01840	.60	02746	.50
02065	.90	02673	.60	02664	.50
02713	.80	02119	.60	02124	.50
02639	.80	02669	.60	02571	.50
02047	.80	02663	.60	02601	.50
02381	.70	02045	.50	02652	.50
02670	.70	01841	.50	02667	.50
02558	.70	02657	.50	02122	.50
02020	.70	02126	.50	02662	.50
02121	.70	02646	.50	02345	.50
02671	.60	02125	.50	02672	.50
02557	.60	02553	.50	02666	.40
02651	.60	02661	.50	01902	.40
02659	.60	02642	.50		
02128	.60	02150	.50		
02041	.60	02740	.50		

There are no zip codes eligible for a coastal take out credit in calendar year 2019.

Should you have any questions regarding the Credit Program, please do not hesitate to contact me.

Very truly yours,

*Richard J. Connors*

Richard J. Connors  
Chief Financial Officer

RJC/lmn