

**HOUSE . . . . . No. 905**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Bruce J. Ayers*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to an investigation to review flood insurance rates.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>	<i>1/15/2019</i>
<i>Joan Meschino</i>	<i>3rd Plymouth</i>	<i>1/31/2019</i>

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By Mr. Ayers of Quincy, a petition (accompanied by bill, House, No. 905) of Bruce J. Ayers and Joan Meschino that the Commissioner of the Division of Insurance be directed to make a bi-annual investigation relative to flood insurance rates. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 498 OF 2017-2018.]

**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
\_\_\_\_\_

An Act relative to an investigation to review flood insurance rates.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           Section 102D of Chapter 175A of the General Laws, as appearing in the 2014 Official  
2 Edition, is hereby amended by adding the following paragraph at the end thereof:–

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4           The commissioner shall conduct a biennial investigation into flood insurance rates set by  
5 the national flood insurance program. The investigation shall focus on the affordability of flood  
6 insurance for home and business owners, the sustainability of the program, and whether the flood  
7 insurance premiums accurately reflect the risk of loss. The commissioner shall make each  
8 biennial report available to the public and submit the report to the clerks of the house of  
9 representatives and the senate.