

SENATE No. 505

The Commonwealth of Massachusetts

In the Year Two Thousand Nine

An Act relative to homeowners' fire insurance policies..

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 1. Section 193P of chapter 175 of the General Laws, as appearing in the 2004
2 Official Edition, is hereby amended by striking the first paragraph and inserting in place thereof
3 the following new text:

4 "No insurance company shall cancel or non-renew a fire insurance policy without good
5 cause. Except as otherwise specifically provided in this chapter, no policy providing protection
6 against loss by reason of fire to a dwelling or contents thereof shall be issued unless it contains a
7 provision that the insurer will give written notice of its intent not to renew or reissue a policy to
8 the insured at least sixty days prior to the expiration of the policy which notice shall state or be
9 accompanied by a detailed explanation of such decision. The explanation shall include the
10 reasons for the policy non-renewal or cancellation and measures the insured may take to mitigate
11 such reasons. In a manor not otherwise inconsistent with the general laws, The Division of
12 Insurance shall promulgate regulations herein under to enforce the provisions of this act."