## **HOUSE . . . . . . . . . . . . . . . . No. 286**

## The Commonwealth of Massachusetts

PRESENTED BY:

Robert M. Koczera

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 homeowner insurance.

PETITION OF:

NAME:DISTRICT/ADDRESS:DATE ADDED:Robert M. Koczera11th Bristol1/18/2011

HOUSE . . . . . . . . . . . . . . No. 286

By Mr. Koczera of New Bedford, petition (accompanied by bill, House, No. 286) of Robert M. Koczera relative to homeowner insurance. Financial Services.

## [SIMILAR MATTER FILED IN PREVIOUS SESSION SEE HOUSE, NO. 942 OF 2009-2010.]

## The Commonwealth of Massachusetts

In the Year Two Thousand Eleven

An Act relative to homeowner insurance.

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

- SECTION 1. Section 99 of Chapter 175 of the General Laws, as appearing in the 2004
- 2 Official Edition, is hereby amended after line 349 by adding the following new text:-
- 3 Seventeenth. Nothing listed in this section shall prohibit a company from issuing a
- 4 contract to insure against loss by fire or other perils that excludes coverages for wind based
- 5 damages.
- 6 SECTION 2. The Massachusetts Property Insurance Underwriting Association, as
- 7 established under Chapter 175C of the General Laws, shall be hereby directed to develop and
- 8 implement a residual market for wind based damages, for applicants who are unable to obtain
- 9 such coverage in the voluntary market.