

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

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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:
<i>Robert M. Koczera</i>	<i>11th Bristol</i>	<i>1/18/2011</i>

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

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

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

**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Eleven**  
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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:*

1 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.