

**SENATE . . . . . No. 2144**

Thursday, May 15, 2014 - Substituted by amendment (Senator Wolf) for the Senate Bill creating the Cape and Islands Property Insurance Commission (Senate, No. 980).

**The Commonwealth of Massachusetts**

**In the Year Two Thousand Fourteen**

Resolve creating the Cape and Islands Property Insurance Commission.

1 ~~Resolved~~, That there shall be a special commission to review the feasibility of creating a county  
2 managed property insurance entity to serve the counties of Barnstable, Dukes and Nantucket.  
3 The commission shall consist of: the commissioner of the division of insurance or a designee; a  
4 representative of the Massachusetts Property Insurance Underwriting Association or a designee;  
5 a representative of the Massachusetts Interlocal Insurance Association, Inc. or a designee; a  
6 representative of the mutual insurance industry of Massachusetts or a designee; the executive  
7 director of the Cape Cod commission or a designee; a Barnstable county commissioner or a  
8 designee; a Dukes county commissioner or a designee; a Nantucket county commissioner or a  
9 designee; a representative of Citizens for Homeowners Insurance Reform Inc, a consumer group  
10 with experience advocating for equitable property insurance rates in Massachusetts; the attorney  
11 general or a designee; a member appointed by the senate president; and a member appointed by  
12 the speaker of the house.

13 The commission’s review shall include, but not be limited to, the following:

14 (i) a cost-benefit analysis of a county-managed property insurance office providing  
15 service to property owners in Barnstable, Dukes and Nantucket counties;

16 (ii) an examination and report on the legal and regulatory changes needed to create a  
17 county property insurance entity, including review of best practices from other governmental  
18 entities;

19 (iii) an examination and report on past property insurance pricing; and

20 (iv) an examination and report on expected future property insurance pricing.

21           The commission shall file a report of its findings, including any legislative or regulatory  
22 recommendations, with the clerks of the house of representatives and the senate not later than  
23 May 1, 2015.