

**SENATE . . . . . No. 980**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Daniel A. Wolf*

*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 creating the Cape and Islands Property Insurance Commission.

PETITION OF:

NAME:

DISTRICT/ADDRESS:

*Daniel A. Wolf*

*Cape and Islands*

*Cleon H. Turner*

*1st Barnstable*

**SENATE . . . . . No. 980**

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By Mr. Wolf, a petition (accompanied by bill, Senate, No. 980) of Daniel A. Wolf and Cleon H. Turner for legislation to create the Cape and Islands Property Insurance Commission. Municipalities and Regional Government.

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Thirteen**  
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An Act creating the Cape and Islands Property Insurance Commission.

*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. There shall be a special commission to review the feasibility of creating a  
2 county managed property insurance entity to serve the counties of Barnstable, Dukes and  
3 Nantucket. The commission shall consist of: the Commissioner of the Division of Insurance or a  
4 designee; a representative of the Massachusetts Property Insurance Underwriting Association or  
5 a designee; a representative of the Massachusetts Interlocal Insurance Association or a designee;  
6 a representative of the mutual insurance industry of Massachusetts or a designee; the executive  
7 director of the Cape Cod Commission or his 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, a consumer group  
10 with experience advocating for equitable property insurance rates in Massachusetts; the  
11 Massachusetts Attorney General or a designee; a member appointed by the Senate President; and  
12 a member appointed by the Speaker of the House.

13           SECTION 2. The Commission’s review shall include but not be limited to the following:

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

16           (b) 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           (c) An examination and report on past property insurance pricing;

20 (d) An examination and report on expected future property insurance pricing;

21 SECTION 3. The Commission shall file a report of its findings including any legislative  
22 or regulatory recommendations, with the clerks of the House of Representatives and the Senate  
23 on or before May 1, 2014.