HOUSE No. 897

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 Bristol1/15/2015

HOUSE No. 897

By Mr. Koczera of New Bedford, a petition (accompanied by bill, House, No. 897) of Robert M. Koczera relative to homeowners insurance. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION SEE HOUSE, NO. 942 OF 2013-2014.]

The Commonwealth of Massachusetts

In the One Hundred and Eighty-Ninth General Court (2015-2016)

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.