SENATE DOCKET, NO. 233 FILED ON: 1/14/2015

SENATE . . . . . No. 538

The Commonwealth of Massachusetts

PRESENTED BY:

Marc R. Pacheco

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 homeowners' fire insurance policies.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Marc R. Pacheco	*First Plymouth and Bristol*

SENATE DOCKET, NO. 233 FILED ON: 1/14/2015

SENATE . . . . . No. 538

By Mr. Pacheco, a petition (accompanied by bill, Senate, No. 538) of Marc R. Pacheco for legislation relative to the homeowners' fire insurance policies. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. *473* OF 2013-2014.]

The Commonwealth of Massachusetts

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

An Act relative to homeowners' fire insurance policies.

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

Section 193P of chapter 175 of the General Laws, as appearing in the 2014 Official Edition, is hereby amended by striking the first paragraph and inserting in place thereof the following new text:

"No insurance company shall cancel or non-renew a fire insurance policy without good cause. Except as otherwise specifically provided in this chapter, no policy providing protection against loss by reason of fire to a dwelling or contents thereof shall be issued unless it contains a provision that the insurer will give written notice of its intent not to renew or reissue a policy to the insured at least sixty days prior to the expiration of the policy which notice shall state or be accompanied by a detailed explanation of such decision. The explanation shall include the reasons for the policy non-renewal or cancellation and measures the insured may take to mitigate

11 such reasons. In a manor not otherwise inconsistent with the general laws, The Division of

12 Insurance shall promulgate regulations herein under to enforce the provisions of this act."