

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:

Marc R. Pacheco

DISTRICT/ADDRESS:

First Plymouth and Bristol

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:

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

4 "No insurance company shall cancel or non-renew a fire insurance policy without good
5 cause. Except as otherwise specifically provided in this chapter, no policy providing protection
6 against loss by reason of fire to a dwelling or contents thereof shall be issued unless it contains a
7 provision that the insurer will give written notice of its intent not to renew or reissue a policy to
8 the insured at least sixty days prior to the expiration of the policy which notice shall state or be
9 accompanied by a detailed explanation of such decision. The explanation shall include the
10 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.”