

**HOUSE . . . . . No. 498**

**The Commonwealth of Massachusetts**

PRESENTED BY:

***James M. Cantwell***

*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 an investigation to review flood insurance rates.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>James M. Cantwell</i>	<i>4th Plymouth</i>	<i>1/6/2017</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>	<i>1/13/2017</i>
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>	<i>1/30/2017</i>
<i>Michael J. Barrett</i>	<i>Third Middlesex</i>	<i>1/24/2017</i>
<i>Thomas J. Calter</i>	<i>12th Plymouth</i>	<i>2/1/2017</i>
<i>Tackey Chan</i>	<i>2nd Norfolk</i>	<i>1/26/2017</i>
<i>Josh S. Cutler</i>	<i>6th Plymouth</i>	<i>1/24/2017</i>
<i>David F. DeCoste</i>	<i>5th Plymouth</i>	<i>2/1/2017</i>
<i>Viriato M. deMacedo</i>	<i>Plymouth and Barnstable</i>	<i>2/3/2017</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>	<i>1/25/2017</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>	<i>1/25/2017</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>	<i>2/2/2017</i>
<i>Susan Williams Gifford</i>	<i>2nd Plymouth</i>	<i>1/23/2017</i>
<i>Thomas A. Golden, Jr.</i>	<i>16th Middlesex</i>	<i>1/31/2017</i>
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>	<i>1/25/2017</i>
<i>Patricia A. Haddad</i>	<i>5th Bristol</i>	<i>2/2/2017</i>
<i>Paul R. Heroux</i>	<i>2nd Bristol</i>	<i>1/31/2017</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>2/3/2017</i>

<i>John F. Keenan</i>	<i>Norfolk and Plymouth</i>	<i>1/31/2017</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>	<i>1/27/2017</i>
<i>Robert M. Koczera</i>	<i>11th Bristol</i>	<i>1/23/2017</i>
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>	<i>1/27/2017</i>
<i>Barbara A. L'Italien</i>	<i>Second Essex and Middlesex</i>	<i>1/30/2017</i>
<i>Adrian Madaro</i>	<i>1st Suffolk</i>	<i>2/2/2017</i>
<i>Thomas M. McGee</i>	<i>Third Essex</i>	<i>1/30/2017</i>
<i>Joan Meschino</i>	<i>3rd Plymouth</i>	<i>2/2/2017</i>
<i>Mathew Muratore</i>	<i>1st Plymouth</i>	<i>1/23/2017</i>
<i>James M. Murphy</i>	<i>4th Norfolk</i>	<i>2/2/2017</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>	<i>1/31/2017</i>
<i>Sarah K. Peake</i>	<i>4th Barnstable</i>	<i>1/24/2017</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>	<i>1/24/2017</i>
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>	<i>2/3/2017</i>
<i>Paul Tucker</i>	<i>7th Essex</i>	<i>1/30/2017</i>
<i>RoseLee Vincent</i>	<i>16th Suffolk</i>	<i>1/25/2017</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>	<i>1/27/2017</i>

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By Mr. Cantwell of Marshfield, a petition (accompanied by bill, House, No. 498) of James M. Cantwell and others that the Commissioner of the Division of Insurance be directed to make a bi-annual investigation relative to flood insurance rates. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 810 OF 2015-2016.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninetieth General Court  
(2017-2018)**  
\_\_\_\_\_

An Act relative to an investigation to review flood insurance rates.

*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 102D of Chapter 175A of the General Laws, as appearing in the 2014 Official  
2 Edition, is hereby amended by adding the following paragraph at the end thereof:—

3  
4           The commissioner shall conduct a biennial investigation into flood insurance rates set by  
5 the national flood insurance program. The investigation shall focus on the affordability of flood  
6 insurance for home and business owners, the sustainability of the program, and whether the flood  
7 insurance premiums accurately reflect the risk of loss. The commissioner shall make each  
8 biennial report available to the public and submit the report to the clerks of the house of  
9 representatives and the senate.