



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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February 21, 2025

Michael D. Hurley

Senate Clerk

Office of the Clerk of the Senate

State House

24 Beacon Street, Room 335

Boston, MA 02133

Re: Annual Report on the Current State of the Homeowners Insurance Market in the Commonwealth

Dear Mr. Clerk:

Pursuant to M.G.L. c. 175, s. 4A & 4B, I am enclosing the Division of Insurance's Annual Report on the Current State of the Homeowners Insurance Market in the Commonwealth for you to forward to the Joint Committee on Financial Services, the House & Senate Committees on Ways & Means of the Massachusetts General Court and the Attorney General.

Sincerely,

Jackie Horigan

Jackie Horigan

Deputy Commissioner, Product Regulation and Innovation