

**SENATE . . . . . No. 00448**

---

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 passage of the accompanying bill:

An Act relative to homeowners' fire insurance policies..

\_\_\_\_\_  
PETITION OF:

NAME:

*Marc R. Pacheco*

*Sal N. DiDomenico*

DISTRICT/ADDRESS:

*First Plymouth and Bristol*

*Middlesex, Suffolk, and Essex*

# SENATE . . . . . No. 00448

By Mr. Pacheco, petition (accompanied by bill, Senate, No. 448) of DiDomenico and Pacheco for legislation relative to the homeowners' fire insurance policies [Joint Committee on Financial Services].

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE  
□ SENATE  
□ , NO. 505 OF 2009-2010.]

## The Commonwealth of Massachusetts

\_\_\_\_\_  
**In the Year Two Thousand Eleven**  
\_\_\_\_\_

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 1. Section 193P of chapter 175 of the General Laws, as appearing in the 2004  
2 Official Edition, is hereby amended by striking the first paragraph and inserting in place thereof  
3 the 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.”