HOUSE DOCKET, NO. FILED ON: 1/12/2009

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

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The Commonwealth of Massachusetts

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PRESENTED BY:

**Robert M. Koczera**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*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 homeowner insurance.

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

PETITION OF:

|  |  |
| --- | --- |
| Name: | District/Address: |
| Robert M. Koczera | 11th Bristol |
| Christine E. Canavan | 10th Plymouth |
| Stephen R. Canessa | 12th Bristol |
| Cleon H. Turner | 1st Barnstable |

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 992 OF 2007-2008.]

The Commonwealth of Massachusetts

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**In the Year Two Thousand and Nine**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

An Act relative to homeowner insurance.

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

SECTION 1. Section 99 of Chapter 175 of the General Laws, as appearing in the 2004 Official Edition, is hereby amended after line 349 by adding the following new text:-

Seventeenth. Nothing listed in this section shall prohibit a company from issuing a contract to insure against loss by fire or other perils that excludes coverages for wind based damages.

SECTION 2. The Massachusetts Property Insurance Underwriting Association, as established under Chapter 175C of the General Laws, shall be hereby directed to develop and implement a residual market for wind based damages, for applicants who are unable to obtain such coverage in the voluntary market.