

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

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**The Commonwealth of Massachusetts**

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

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### 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:*

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

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

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