

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

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**The Commonwealth of Massachusetts**

PRESENTED BY:

**Mr. 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:

Mr. Pacheco

DISTRICT/ADDRESS:

First Plymouth and Bristol

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. S00625 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 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 Official  
2 Edition, is hereby amended by striking the first paragraph and inserting in place thereof the  
3 following new text:

4 "No insurance company shall cancel or non-renew a fire insurance policy without good cause.  
5 Except as otherwise specifically provided in this chapter, no policy providing protection against  
6 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  
11 mitigate such reasons. In a manner not otherwise inconsistent with the general laws, The

12 Division of Insurance shall promulgate regulations herein under to enforce the provisions of this  
13 act.”