

# SENATE . . . . No. 192

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To accompany the petition of William L. Smith, Jr., for legislation to clarify cancellation notice provisions of insurance policies. Insurance.

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## The Commonwealth of Massachusetts

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In the Year One Thousand Nine Hundred and Fifty-One.

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### AN ACT TO CLARIFY CANCELLATION NOTICE PROVISIONS OF 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 99 of chapter 175 of the Gen-  
2 eral Laws, as amended, is hereby further amended by  
3 striking out the cancellation provisions thereof ap-  
4 pearing in the third paragraph from the end thereof  
5 and inserting therefor the following new paragraph:—  
6 This policy may be cancelled at any time at the  
7 request of the insured, who shall thereupon be entitled  
8 to a return of the portion of the above premium re-  
9 maining, after deducting the customary monthly  
10 short rates for the time this policy shall have been in  
11 force. The company also reserves the right, after  
12 written notice mailed or delivered to the insured and  
13 to any mortgagee to whom this policy is made pay-  
14 able, and tendering to the insured a ratable proportion  
15 of the premium, to cancel this policy as to all risks

16 subsequent to the expiration of ten days from such  
17 notice, and no mortgagee shall then have the right  
18 to recover as to such risks.

1 SECTION 2. Section 187C of chapter 175 of the  
2 General Laws, as amended, is hereby further amended  
3 by striking out the second sentence thereof and in-  
4 serting therefor the following new sentence:— Such  
5 notice and return premium, if any, shall be delivered  
6 in hand to the insured, or be left at or mailed postage  
7 prepaid to his last address as shown by the company's  
8 records or if its records contain no such address, to  
9 the last business, residence or other address known to  
10 the company, and a notice left or forwarded, as afore-  
11 said, shall be deemed a sufficient notice.