

# HOUSE . . . . . No. 344

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By Mr. Serlin of Boston, petition of I. Edward Serlin that insurance companies be prohibited from cancelling certain insurance policies except for non-payment of premiums or fraud. Insurance.

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## The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Seventy-Two.

AN ACT PROHIBITING INSURANCE COMPANIES FROM CANCELLING CERTAIN INSURANCE POLICIES EXCEPT FOR NON-PAYMENT OF PREMIUMS OR FRAUD.

*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 2 of chapter 175 of the General Laws is hereby  
2 amended by adding the following sentence:—No contract of  
3 insurance sold by any company doing business in the com-  
4 monwealth which covers loss or damage to real property used  
5 predominately for residential purposes, other than hotels and  
6 motels, or for loss or damage to personal property in which  
7 natural persons have an insurable interest, except personal  
8 property used in the conduct of a commercial or industrial  
9 enterprise, shall be cancelled by the company except for non-  
10 payment of premium charges or fraud or material misrepre-  
11 sentation.

HOUSE . . . . . No. 244

As soon as the bill is passed, the bill is referred to the committee on the bill. The committee on the bill is composed of the following members: . . . . .

The Constitution of the United States

Article I, Section 1, Clause 1

All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

Section 1. All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

1. Section 1 of Article I of the Constitution is hereby amended by adding the following sentence: . . . . .  
2. The amendment shall be in full force and effect from the date of its adoption.  
3. The amendment shall be subject to the ratification of the States.  
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