

By Mr. LaFontaine of Gardner, petition of Raymond M. LaFontaine for legislation to regulate rates for homeowners insurance. Insurance.

The Commonwealth of Massachusetts

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

AN ACT REGULATING RATES FOR 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. The first paragraph of section 4 of chapter 175A
2 of the General Laws is hereby amended by striking out the second
3 sentence, as amended by section 2 of chapter 896 of the acts of
4 1971, and inserting in place thereof the following sentence: — The
5 provisions of this chapter shall not apply to reinsurance other
6 than joint reinsurance to the extent stated in section thirteen, nor
7 to insurance against loss of or damage to aircraft or against
8 liability arising out of the ownership, maintenance or use of
9 aircraft, nor to motor vehicle liability insurance coverage which is
10 subject to the provisions of section one hundred and thirteen B of
11 chapter one hundred and seventy-five, including those coverages
12 described in section thirty-four A of chapter ninety and section
13 one hundred and thirteen C of said chapter one hundred and
14 seventy-five, nor to homeowner insurance, so called, which is
15 subject to chapter one hundred and seventy-five E.

1 SECTION 2. Chapter 175E of the General Laws is hereby
2 amended by striking out the title, as appearing in section 19 of
3 chapter 266 of the acts of 1976, and inserting in place thereof the
4 following title: — REGULATION OF RATES FOR CERTAIN
5 CASUALTY INSURANCE.

1 SECTION 3. Said chapter 175E is hereby further amended by
2 striking out section 2, as so appearing, and inserting in place
3 thereof the following section: —

- 4 *Section 2.* This chapter shall apply:
- 5 (a) to those optional additional coverages which would
6 eliminate in whole or in part the effect of any deductible provided
7 and described in section thirty-four O of chapter ninety and
8 section one hundred and thirteen O of chapter one hundred and
9 seventy-five.
- 10 (b) to homeowner insurance, so-called, insuring individuals
11 against any, some or all of the risks of loss to personal dwellings
12 or the contents thereof or the personal liability pertaining thereto.