



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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DANIEL R. JUDSON
COMMISSIONER OF INSURANCE

To: Interested Members of the Public and Insurance Industry

From: Daniel R. Judson, Commissioner of Insurance

Date: October 15, 2015

Re: **Division of Insurance's Informational Hearings on the Massachusetts Voluntary Market for Homeowners' Insurance**

The Division of Insurance ("Division") will hold a series of informational hearings throughout the Commonwealth on rate filings and other materials submitted to the Division regarding the marketing and sale of homeowners' insurance policies in Massachusetts. The purpose of the hearings is to receive oral and written comments that will assist the Division in investigating, among other things, the levels of availability and affordability of homeowners' insurance in various regions throughout the state, including consumer experience with decisions to deny applications for coverage.

In addition, it is anticipated that the informational hearings will address questions concerning the materials that insurers and producers provide to consumers when informing them of potential rate and coverage changes, for example changes in deductibles, changes in amount of insurance and general changes in premium, or providing coverage through a different member of an insurer group. The Division will seek comments concerning the information that insurers and producers provide to consumers to assist them in reducing the cost of their homeowners' insurance, such as notifying the insurer of recent home improvements or maintenance, preparedness of the home in the event of a major windstorm or rain event, and actual cash value versus replacement cost coverage options.

Members of the public and industry are encouraged to attend the informational hearings and make oral comments concerning these matters. In addition, the Division also would appreciate the submission of written comments on these important issues, which should be sent to the following email address: DOI.HOI.2015@state.ma.us or via US Mail to the Division's office at 1000 Washington Street, Boston MA 02118. Written comments that are submitted to the Division will be posted on the Division's webpage as they become available. The Division may, after the conclusion of the hearings, issue a decision, create or require additional guidance for consumers and industry regarding rates and/or products, or take any other actions the Division deems necessary or appropriate with regard to the issues considered at the hearings. Questions concerning the informational hearings may be sent to the email address noted above.

The Division's informational hearings will take place according to the schedule set forth below:

***Division of Insurance's Informational Hearings on the
Massachusetts Voluntary Market for Homeowners' Insurance***

October 21, 2015

**2:00 p.m. - Lowell City Hall, City Council Chambers, 375 Merrimack St., Lowell,
Massachusetts 01852**

October 26, 2015

**11:00 a.m. - UMass Amherst, Hadley Room, 10th Floor, Campus Center, 1 Campus
Center Way, Amherst, Massachusetts 01003**

November 5, 2015

**11:00 a.m. - Worcester Public Library, Saxe Room, First Floor, 3 Salem Square,
Worcester, Massachusetts 01608**

November 17, 2015.

**6:00 p.m. - Offices of the Division of Insurance, Hearing Room 1-E, First Floor 1000
Washington St., Boston Massachusetts 02118**

December 2, 2015

**11:00 a.m. - New Bedford City Hall, Room 314, 51 Elm St., New Bedford,
Massachusetts 02740**

December 8, 2015

**11:00 a.m. - Barnstable Town Hall, 367 Main St., Second Floor Hearing Room,
Hyannis, Massachusetts 02601**