

# SENATE NO. 590

## **AN ACT** LOWERING THE COST OF HOME INSURANCE BY PROVIDING DISCOUNTS ON CLAIM FREE YEARS.

*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 95 of Chapter 175 of the General Laws, as appearing in the 2006 Official
- 2 Edition, is hereby amended by inserting after section 95B the following section:-
- 3 Section 95C. Home insurance companies licensed to operate in Massachusetts shall give home
- 4 insurance policy owners a discount of 1% of the net premium cumulating for each claim free
- 5 year, irrespective of the owners changing companies and irrespective of periodic years in which
- 6 they make home insurance claims and receive settlements.