

SENATE NO. 625

AN ACT RELATIVE TO HOMEOWNERS' FIRE 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 193P of chapter 175 of the General Laws, as appearing in the 2004
2 Official Edition, is hereby amended by striking the first paragraph and inserting in place
3 thereof the following new text:

4 "No insurance company shall cancel or non-renew a fire insurance policy without good cause.
5 Except as otherwise specifically provided in this chapter, no policy providing protection
6 against loss by reason of fire to a dwelling or contents thereof shall be issued unless it contains
7 a provision that the insurer will give written notice of its intent not to renew or reissue a policy
8 to the insured at least sixty days prior to the expiration of the policy which notice shall state or
9 be accompanied by a detailed explanation of such decision. The explanation shall include the
10 reasons for the policy non-renewal or cancellation and measures the insured may take to
11 mitigate such reasons. In a manor not otherwise inconsistent with the general laws, The
12 Division of Insurance shall promulgate regulations herein under to enforce the provisions of
13 this act."

