

From: [Dave Hegner](#)
To: [DOI.HOI.2015 \(DOI\)](#)
Date: Friday, December 04, 2015 8:36:33 AM

Sirs,

When figuring out MA rates, models should be used that are relevant to MA, and specifically Cape Cod.

Also, rates should somehow reflect the cost of living increases.

And, lastly, I don't have too much of a problem if part of my house insurance is because of hurricane worries, BUT, if there are no storms within a 3 year period, I deserve a rebate.

Thank you.

Dave Hegner
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