

From: [David Atwood](#)
To: [DOI.HOI.2015 \(DOI\)](#)
Subject: Homeowner's Insurance Comment
Date: Tuesday, December 15, 2015 2:09:29 PM

Dear Sirs:

I live at 9 Upton Rd., South Yarmouth, MA 02664.

- As I know it, my house is over 20' above sea level.
- I regularly have overhanging limbs and trees removed.
- I've made no claim in over 40 years.

I began to track my homeowner's insurance premium in 2010 (I regret not starting earlier).

In 2011, I observed a stunning increase in my insurance premium of 25%. That was followed by two more years of substantial increases as noted below.

The total increase over the last 5 years has been 74%!

I can find no value to me for this increase, can you?

I've spoken to my insurer, United Services Automobile Association, but, although pleasant, they had no rationale for the increase, do you?

	Property Insurance	Year over year	Year over base	Property Tax		
2010	\$1,303.34			\$2,497.62	=	\$3,800.96
2011	\$1,629.18	25%		\$2,547.19	2%	= \$4,176.37
2012	\$1,900.70	17%	46%	\$2,645.69	4%	= \$4,546.39
2013	\$2,137.42	12%	64%	\$2,682.96	1%	= \$4,820.38
2014	\$2,136.50	0%	64%	\$2,710.06	1%	= \$4,846.56
2015	\$2,268.31	6%	74%	\$2,774.10	2%	= \$5,042.41

Dave Atwood
508-737-5374