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Subject: Increases to MA homeowners insurance
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I am writing to voice my concern about the steady increases to MA homeowners insurance. It has been a financially difficult expense to keep up with. I understand that in 9 of the past 10 years, MA homeowners insurance has had very low loss ratios yet the annual average profitability is 16.9% compared to the national average of 1.3% - 13 times more profit for MA insurers. How can these increases be justified? Who is protecting the consumer from excessive rates?

Felicia Leveille