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In addition to insurance companies requesting across the board increases they are very creative in trying to generate additional revenue by expanding deductibles. One recent example is the Mapfre Ice Dam deductible that was rejected by the Commonwealth.

Inclement weather including snow, rain and wind are reasonable expectations in MA during the winter. Companies like Ameriprise/IDS who deny ice dam claims with arbitrary and intentionally confusing policy language should be banned from writing homeowner's insurance in MA. Insurance companies have the opportunity to inspect the property before they write the policy and should not be allowed to reject claims with rhetorical policy language.

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