

**From:** [Robert DeCecco](#)  
**To:** [DOI.HOI.2015 \(DOI\)](#)  
**Subject:** house insurance rates  
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I would like to formally oppose any rate increases to Cape Cod home owners insurance rates as they are already high and becoming more of a burden on an aging cape population who live on basically fixed incomes. I own home 120 western ave Eastham MA 02642 and my rate for 2016 under MPIUA is @ \$2,000\$. It has increase every year that I have lived here. Some of it is do to more coverage and some is do to potential threats from adverse weather conditions. Those rates contain a certain amount of money against those threats but also contain higher deductibles on my part; so I'm paying more and taking on more of the risk burden than the insurance companies. In the last 20 years, how many weather disasters have occurred on the Cape?. At what point do the inflated charges finally cover these insurance company statistic's of loss that don't happen in real life. The committee should stop being a rubber stamp for the insurance industry and their profits. Thank you !Bob DeCecco