

**From:** [thedjcapehouse@comcast.net](mailto:thedjcapehouse@comcast.net)  
**To:** [DOI.HOI.2015 \(DOI\)](#)  
**Subject:** Comments on Insurance Rate Increases by the Massachusetts Division of Insurance and the Difficult Tasks of Encouraging Residential Insurance Firms in Light of the Changes in Global Warming  
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To Whom It May Concern:

All citizens of the Commonwealth of Massachusetts want to be treated fairly by any regulatory body.

Most mature and responsible citizens of the Commonwealth as well as the residential insurance firms across the nation MAY recognize that someday with increasing global warning there will be Category 3, 4 or 5 Hurricanes will hit Cape Cod likely wiping out many Cape Cod structures.

Your task at the Division of Insurance is hard --you must allow those you profess to regulate very high profits to get them to insure Massachusetts homeowners especially in Barnstable County --- but do you consider the rate increases that homeowners are bearing year after year of increases?.

How do you fairly balance the need for companies to insure Cape Cod homes in Barnstable County, while risking potential catastrophic losses that are bound to come?

While looking into this challenge I found that some of the Division of Insurance Commissioners of the Commonwealth are from life-time careers with the industry they are to regulate. This is understandable. They know the insurance industry. But please realize it appears to be a conflict of interest. How does the Division of Insurance represent through actions the homeowners of the Commonwealth?

I also found that as a regulatory body as long as you do things legally, no outside office really supervises your actions or rate increases. This is awesome absolute power!

The Attorney General is powerless where the Division of Insurance is concerned. The Governor's Office of the Inspector General also appears powerless where the Division of Insurance is concerned. . The only office who might control the Division of Insurance is the Office of the Governor--- .and they appoint the Commissioners.

These above considerations about your independence aside, please be aware you all must guard against being capricious, arrogant and arbitrary in the Divisions of Insurance's actions, particularly to the consumers who bear the decade long cost increases .of residential insurance. It also appears you do not grant hearings prior to you all increasing insurance rates. Further, the NAIC (National Association of Insurance Commissioners) has singled out the Massachusetts Division of Insurance as granting rate increases and allowing companies to have very low loss ratios and giving such companies 13 times the profits of the national average. The pattern of

probable bias of favoring insurance industry profits over homeowners needs to be resolved fairly and publicly by the Commissioners and the Division of Insurance staff.

Recognizing you have done a good job encouraging firms to come into the state, it now appears you have put an unfair burden on homeowners by allowing firms to increase their rates by almost 10 percent while having no demonstrable increase in those firm's costs..It also appears it is time for the Division of Insurance to accommodate consumers by being more responsive to their requests for hearings and to invite the Attorney General and the Office of Consumer Affairs before you grant the next rate increase.

Your job now is not to retaliate against me with your very apparent absolute and independent powers, but to become more forthcoming, show more actions, and perform more outreach to homeowners who must bear the higher insurance rates. Our goal should be to make sure the next NAIC report does not single out Massachusetts again for favoring industry. Thank you.

Respectfully,

James P..Mackey III

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