

**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street, Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • Toll-free (877) 563-4467  
<http://www.mass.gov/doi>

**CHARLES D. BAKER**  
GOVERNOR

**KARYN E. POLITO**  
LIEUTENANT GOVERNOR


**JAY ASH**  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

**JOHN C. CHAPMAN**  
UNDERSECRETARY OF CONSUMER AFFAIRS  
AND BUSINESS REGULATION

**DANIEL R. JUDSON**  
COMMISSIONER OF INSURANCE

**BULLETIN 2016-10**

**TO:** Insurance Companies and Insurance Company Groups That Sell Property Insurance Policies in Massachusetts

**FROM:** Daniel R. Judson, Commissioner of Insurance 

**RE:** Annual Pre-Disaster Preparedness Survey

**DATE:** September 27, 2016

---

In the interest of facilitating a well-organized and effective response to consumer needs following a natural or man-made disaster, the Division of Insurance (“Division”) will annually collect and review pre-disaster survey information from insurers under the authority of M.G.L. c. 175, §4. Insurer groups that will be required to respond to the survey will be identified annually based on the amount of direct premium written in Massachusetts as of December 31 of the preceding calendar year for fire, allied lines, and homeowners multi-peril combined.

The information provided in this survey will be used by the Division to:

- facilitate timely communications between the insurance industry, the Division and other state agencies concerning the value of insured damages within the state;
- enable the Division to determine whether or not supplemental insurance company monitoring activities, such as detailed data collection is appropriate; and
- assist with insurance company access to disaster affected areas in a timely and secure fashion.

The pre-disaster survey template and instructions for its completion and submission, along with the insurer groups subject to the survey, will be posted annually to the Division’s website on April 1 of each year. Unless otherwise directed in the instructions posted to the website, insurer responses to the survey are due not later than June 1 of that year.