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| **From:** | rl_2289 |
| **To:** | DOI.HOI.2015 (DOI) |
| **Subject:** | Comment Regarding Homeowners Insurance |
| **Date:** | Wednesday, December 16, 2015 11:16:40 PM |

Dear Division of Insurance;

I was dismayed to find that my auto insurance company (MetLife) declines to insure my home because I am located 4.82 miles versus the 5 miles demarcation from the coast for hurricane risk. That is, unless I can demonstrate completion of certain hurricane risk mitigating measures such as storm shutters and steel doors.

Whereas I am continuously evaluating/updating my home to reduce problems (in 3 years, new furnace, new fuel tank, new wiring, new plumbing, new roof, lead removal, tree pruning, drainage have been completed) I immediately looked to determine costs for "IBC Miami-Dade approved) storm shutters and found them to be prohibitive and difficult to use especially for 2 story 100 year old home.

I looked to the current house insurance (Commerce) to determine if the same mitigating measures existed and could find nothing published.
Likewise, I could find nothing on the Mass.Gov website for homeowners looking to compare Insurers regarding mitigating measures and their how their wind deductible percentages are determined and applied.

I did find that in 2006 the Division of Insurance "encouraged (not mandated) insurance companies to allow consumers to reduce or eliminate their wind deductibles" but I see no evidence of these recommendations being incorporated by insurers.

I am thankful to MetLife for my becoming aware of this issue.

My points are as follows:

- There is NO clear, easily accessible information for consumers to review regarding these wind deductibles and that homeowners could be out of pocket up to 5% of their Cov A amount plus their normal deductible (ie: $10,000 on a 200k home plus $1000 for a total of $11,000 )

-There is NO mandated requirement by the Division of Insurance that concise /clear wind deductible information be supplied to consumers by the insurers along with mitigating measures to reduce or eliminate wind deductibles.

- That given that mitigating measures for a house such as mine with 16 windows and 2 doors would cost roughly $7000 to $8000 for products and installation to ICB/Miami-Dade standards that I didn't know I needed to plan for, is a huge expense without incentives or subsidies or a tiered plan. Let alone for residents on fixed or low incomes. Who might then have to walk away from/abandon their homes if a storm caused enough damage that they incurred the 5% deductible. Wouldn't this create a burden on the Commonwealth.

- Given that Massachusetts has houses within this 5 mile demarcation that have withstood hurricanes, blizzards and floods for over 300 years, why are we now determined to be at an equal level of risk as Florida and gulf coast/southeast states. Should we even be measured on the same hurricane damage potential scale and the same coastal distances as these areas are.

In short, there is much you as the Division of Insurance can do to mitigate the impact to consumers in the Commonwealth of gale force (perfect for insurers) storms in the fine print of policies.  Some options could be as simple as a predominant, concise, clear "what is NOT covered" under a standard policy and a list of "what you the homeowner can do mitigate loss". Even requiring insurers to inform their customers of the gaps being created in their coverage from current "acts of mankind" ie: terrorist attacks, or even a newly discovered seismic risk in the area from draining aquifers.

Why must I continually pay more, use none and work harder to discover the pitfalls of the fine print.

Thank you in advance for your consideration,

Karen Sadowski
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