

Commissioner of Insurance Joseph G. Murphy
MA Division of Insurance
1000 Washington Street
Suite 810
Boston, MA 02110-2208

May 15, 2012

Dear Commissioner Murphy,

Having read the recent MPIUA Decision of May 11, 2012, we believe that your findings of “the Decision” are equally valid and apply to all Voluntary Market Rates and Rate Filings for the same reasons detailed by the MA Attorney General and SRB and confirmed by you in said “Decision”.

“Citizens for Homeowners Insurance Reform”, a grassroots organization, chaired by Paula Aschettino 21 Smith Lane Eastham MA 02642, hereby request you to hold a hearing demanding that, each of the top 25 MA Market Homeowner Insurers, file new rate filings by July 1, 2012 which include sufficient information as described in the Decision- R2011 to justify their rates for the same reasons and under the same standards as detailed in “the Decision”.

We submit that, in current Filings, these, Voluntary companies, did not “furnish sufficient evidence to enable the Commissioner to establish that the rates requested comply with the statutory requirements and fall within a range of reasonableness”.

If these insurers do not file or provide sufficient proof to demonstrate that their Filing meets the applicable statutory and regulatory standards, then we ask that the current rate filing be disapproved and rates rolled back to the preceding level prior to 2007.

This request is of most importance to the millions of MA policyholders who are paying high homeowner rates to Insurers who have not supplied sufficient evidence in Filings to prove that the rates are accurate to the risk.

We ask for notice of your hearings on this matter so the public can attend and make comment if allowed.

Sincerely,
Paula Aschettino
Chair/Founder
Citizens for Homeowners Insurance Reform
www.homeownersinsurancereform.org/
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