

SAMPLE LETTER TO LEGISLATOR

Dear Representative or Senator,

I am a coastal property owner and member of the Citizens for Homeowners Insurance Reform. We are fighting for reduced homeowner insurance premiums for coastal Ma and feel our rates have been excessive and unjustified by both Fair Plan and Private Insurers.

We ask that you hold on passing Homeowners Insurance Bills at this time because we lack the confidence in obtaining a meaningful Bill due to the Insurance Industry influence on the Financial Services Committee Chair at this time.

The Homeowners Insurance Reports from the Division of Insurance has shown low losses in the State for the past 15 years. Record profits have been made by insurers since the passing of the Acts of 2004, yet, the Commissioner of Insurance continues to approve rate hikes for the private insurers. The Fair Plan has made over \$ 170 million in profit from 2004-2008.

No major Storms have occurred in recent memory. Remember, insurance is supposed to have “risk” or why would we need it.

The Commissioner of Insurance has a duty under the MGL Chapter 174A to protect citizens from “excessive, inadequate or unfairly discriminatory rates.”

We ask for your help and support to hold the Commissioner of Insurance responsible to implement her Duties of her Office to protect the citizens under said MGL and pressure her to use the power of her office to the highest level.

We ask for you help in pressuring the Governor, who appointed the Commissioner, to mandate that she implement all powers and regulations necessary to protect the citizens from the gouging Insurance Industry with excessive rates and shift of risk to citizens.

Also, I ask you to contact the Attorney General to show support of their continued efforts to bring reasonableness and fairness to homeowners insurance rates and practices for coastal Ma. Citizens.

I thank you,

Name

Address

Town

Add short history of insurance if you want

