



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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The Massachusetts Property Insurance Underwriting Association (Association) filed changes to its Homeowners and Dwelling Policies with the Division of Insurance. These changes switch from the use of a minimum mandatory Windstorm or Hail Deductible to a minimum mandatory Named Storm Deductible. The Division of Insurance approved the filing effective 8/1/2018.

The Association was not able to complete the necessary programming in time to implement this change for Homeowners and Dwelling Policies with a new business or renewal date that fell between 8/1/2018 and 8/31/2018. As a result, Homeowners and Dwelling Policies issued or renewed in August 2018 included an incorrect Windstorm or Hail Deductible, rather than the appropriate Named Storm Deductible. This only impacts those Policies issued in August 2018 as the Association was able to complete the necessary programming for policies issued or renewed on and after 9/1/2018. As such, all policies issued or renewed after 8/31/2018 will include the appropriate Named Storm Deductible.

Although the Association will be sending letters to policyholders to clarify this issue, we are issuing this notice to make clear that the Association considers all Homeowners and Dwelling Policies, with a start or renewal date between 8/1/2018 and 8/31/2018, to be covered according to the approved Named Storm Deductible and not the Windstorm or Hail Deductible that is identified in the policy.

If you have any questions regarding this notice, please contact the Association's Customer Service Department at (617) 723-3800.