

Dear Commissioner Joseph Murphy,

I congratulate you on your new appointment as MA Insurance Commissioner and as a member of the Citizens for Homeowners Insurance Reform Organization I ask for your help.

As you are aware, the MA Coastal citizens are suffering with 400% increases in Property Casualty Insurance for our homes. Our wind deductibles, triggered by any wind event, are so costly; many of us would not be able to repair a loss if it happened.

We ask for you focus on our crisis and ask that you implement all powers of your office to protect citizens from Insurance Industry greed and Shift of Risk to citizens.

We want insurers to be required to prove that the hurricane modeling companies they use are using MA data when predicting possible losses. We want Ma data used by all modeling companies and require the use of accepted "standards" methodologies so hurricane losses will be accurate for our state

We want rates which are reasonable, affordable, and not excessive.

We need policies we can read and understand.

We look to you for implementation of any and all powers and hope you can help us with this injustice.

We hope to have open communication with you and your department for a better understanding of our needs.

Sincerely Yours,