

Docket No. R2011-02

Docket Clerk, Hearings and Appeals  
Division of Insurance, 1000 Washington St.  
Suite 810  
Boston MA 02118-6200

Dear Hearing Officer,

We are asking that the Commissioner of Insurance deny the proposed MPIUA (Fair Plan) rate increase for all territories in the State.

It is our belief that this filing has not provided the substantial evidence necessary to justify these increases.

The Hurricane Models used have not proven their accuracy to MA “risk of Hurricane” and their predicted frequencies and intensities of storms do not correlate to MA historic past of hurricane experience.

Important data about our homes have not been provided to the modeling companies by the MPIUA resulting in increased predicted losses to our homes.

Rates must not be excessive, inadequate or unfairly discriminatory.  
Rates must fall within the range of “reasonableness” .

We feel this rate increase should be denied and the present rates lowered.

Thank you,