

SENATE No. 2976

The Commonwealth of Massachusetts

—
**In the One Hundred and Ninety-Third General Court
(2023-2024)**
—

SENATE, October 28, 2024.

The committee on Senate Rules to whom was referred the House Bill relative to insurance claims (House, No. 4307) reports, that the matter be placed in the Orders of the Day for the next session with an amendment striking out all after the enacting clause and inserting in place thereof the text of Senate document numbered 2976 .

For the committee,
Joan B. Lovely

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1 SECTION 1. Chapter 175 of General Laws is hereby amended by inserting after section
2 2B the following section:-

3 Section 2C. It shall be unlawful for a company as defined in section 1 of chapter 175 and
4 any non-admitted or surplus lines insurer to include in a policy of property and casualty
5 insurance any language, form or endorsement, which prohibits any insured from hiring,
6 retaining, engaging, utilizing, consulting or contracting with a public insurance adjuster, as
7 defined in section 162 of said chapter 175, as a condition to recovery under such policy of
8 insurance. Any such language, form or endorsement shall be unenforceable and shall be excised
9 from the policy of insurance with all remaining policy language, forms and endorsements
10 unaffected.

11 SECTION 2. Clause (9) of the first paragraph of section 3 of chapter 176D of the General
12 Laws, as appearing in the 2022 Official Edition, is hereby amended by adding the following
13 subclause:-

14 (o) A policy provision in any policy of property or casualty insurance that prohibits an
15 insured from hiring a public adjuster for services provided pursuant to this chapter.