

HOUSE No. 1085

The Commonwealth of Massachusetts

PRESENTED BY:

Bruce J. Ayers

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to an investigation to review flood insurance rates.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>	<i>1/15/2025</i>

HOUSE No. 1085

By Representative Ayers of Quincy, a petition (accompanied by bill, House, No. 1085) of Bruce J. Ayers that the Commissioner of the Division of Insurance be directed to make a bi-annual investigation relative to flood insurance rates. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 931 OF 2023-2024.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act relative to an investigation to review flood insurance rates.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 Section 102D of Chapter 175A of the General Laws, as appearing in the 2014 Official
2 Edition, is hereby amended by adding the following paragraph at the end thereof:—

3 The commissioner shall conduct a biennial investigation into flood insurance rates set by
4 the national flood insurance program. The investigation shall focus on the affordability of flood
5 insurance for home and business owners, the sustainability of the program, and whether the flood
6 insurance premiums accurately reflect the risk of loss. The commissioner shall make each
7 biennial report available to the public and submit the report to the clerks of the house of
8 representatives and the senate.