

**HOUSE . . . . . No. 1175**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

*Carlos González*

*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 to provide homeowners with fair insurance premiums.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Carlos González</i>	<i>10th Hampden</i>	<i>1/16/2025</i>

**HOUSE . . . . . No. 1175**

---

---

By Representative González of Springfield, a petition (accompanied by bill, House, No. 1175) of Carlos González relative to insurance premiums for homeowners. Financial Services.

---

---

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 1026 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act to provide homeowners with fair insurance premiums.

*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 5 of chapter 175A of the General Laws, as appearing in the 2022 Official Edition,  
2 is hereby amended by inserting after the word “expenses”, in line 26, the following words:-

3           An insurer shall not adjust the rate of a homeowner policy because on a claim of fire,  
4 theft, storm or water damage where the insured is found to be not at fault.