

**HOUSE . . . . . No. 1242**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

*David Henry Argosky LeBoeuf*

*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 insurers' usage of aerial images.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>1/16/2025</i>
<i>John Barrett, III</i>	<i>1st Berkshire</i>	<i>9/15/2025</i>
<i>Christopher Hendricks</i>	<i>11th Bristol</i>	<i>5/30/2025</i>

**HOUSE . . . . . No. 1242**

---

By Representative LeBoeuf of Worcester, a petition (accompanied by bill, House, No. 1242) of David Henry Argosky LeBoeuf relative to insurers' usage of aerial images. Financial Services.

---

**The Commonwealth of Massachusetts**

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

An Act relative to insurers' usage of aerial images.

*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 1. Chapter 175 of the General Laws is hereby amended by inserting after  
2 section 4G the following section:-

3           Section 4H. (a) When utilizing aerial images as part of its coverage determinations, the  
4 Massachusetts Property Insurance Underwriting Association or an insurer licensed to write and  
5 engaged in the writing of homeowners insurance in the commonwealth shall:

6           (i) ensure that any non-renewal notice includes copies of date-stamped aerial images of  
7 the property that show the specific conditions that are out of compliance with the insurer’s  
8 underwriting guidelines and include what if any steps the property owner can take to reverse the  
9 insurer’s decision; provided, that photos used in a non-renewal notice shall have been taken  
10 within 12 months of the notice date;

11 (ii) establish a point of contact and a process for currently insured property owners to  
12 provide documentation of the completion of the required work that the insurer communicates to  
13 the insured in clause (i);

14 (iii) disclose the factors considered for the risk assessment and establish an appeals  
15 process so the property owner can correct any errors or misunderstandings related to their risk  
16 score and modify the risk score where warranted;

17 (iv) provide the currently insured property owner a minimum of 60 days to cure the  
18 defects or conditions underlying a non-renewal from the date the insurer notifies the insured of  
19 the specific conditions requiring remediation; and

20 (v) offer a renewal policy to a property owner who submits proof that they have cured the  
21 defects or conditions identified in aerial images in the non-renewal notice.

22 (b) The commissioner shall adopt rules to effectuate the provisions of this section.

23 SECTION 2. This act shall take effect 180 days following its passage.