

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

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*James M. Murphy*

*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 home owners insurance and funding repairs.

PETITION OF:

NAME: | DISTRICT/ADDRESS: | DATE ADDED:

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

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[Pin Slip]

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**The Commonwealth of Massachusetts**

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

An Act relative to home owners insurance and funding repairs.

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

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

3 Section 4C½. No insurer licensed to write and engaged in the writing of homeowners  
4 insurance in this commonwealth nor the joint underwriting association, set forth in chapter 175C,  
5 shall include in its homeowner insurance policies a provision requiring an insured to complete a  
6 repair prior to the release of funds estimated by the insurer for the cost of repair.