

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

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**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.**

[Pin Slip]

[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.