HOUSE DOCKET, NO. 2415 FILED ON: 1/16/2025

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:
David Henry Argosky LeBoeuf	*17th Worcester*	*1/16/2025*
John Barrett, III	*1st Berkshire*	*9/15/2025*
Christopher Hendricks	*11th Bristol*	*5/30/2025*

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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:

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

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

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

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

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

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

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

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

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