

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Mark J. Cusack

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 studying property insurance premiums on non-profit organizations.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Mark J. Cusack</i>	<i>5th Norfolk</i>	<i>1/15/2025</i>

HOUSE No.

[Pin Slip]

The Commonwealth of Massachusetts

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

An Act studying property insurance premiums on non-profit organizations.

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. Notwithstanding any general or special law to the contrary, the
2 commissioner of insurance shall conduct an investigation and study of the impact of property
3 insurance premiums on non-profit organizations. The commissioner shall evaluate, at a
4 minimum: (1) the reasons for increasing property insurance premiums in the commonwealth; (2)
5 the market availability of property insurers in the commonwealth for nonprofit organizations
6 including those considered "high-risk"; and (3) evaluate the development of a commercial
7 insurance policy clearinghouse as part of the Massachusetts FAIR Plan. The commissioner shall
8 make recommendations and shall submit findings to the joint committee on financial services
9 and to the house and senate committees on ways and means not later than December 31, 2026.