

**SENATE . . . . . No. 729**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Peter J. Durant***

*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 notifying broker prior to termination of coverage.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Peter J. Durant</i>	<i>Worcester and Hampshire</i>	
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>	<i>2/27/2025</i>
<i>Adam Gómez</i>	<i>Hampden</i>	<i>3/26/2025</i>

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By Mr. Durant, a petition (accompanied by bill, Senate, No. 729) of Peter J. Durant and Bruce E. Tarr for legislation relative to notify broker prior to termination of coverage. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 650 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act relative to notifying broker prior to termination of coverage.

*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, as appearing in the 2022 Official Edition, is hereby  
2 amended by adding the following new section:-

3 Section 231. If the policy owner of a life, disability or long term care insurance policy has  
4 an agent of record, the insurer must also notify the agent of the impending lapse in coverage or  
5 mail or send electronically a copy of the notification of the impending lapse in coverage to the  
6 agent at least 21 days before the effective date of any such lapse. Receipt of such notice does not  
7 make the agent responsible for any lapse in coverage. An insurer is not required to notify the  
8 agent under this section if any of the following applies:

9 (a) The insurer maintains an online system that pushes out a notice of pending lapse to  
10 the broker of record to independently determine if a policy is about to lapse.

- 11           (b) The insurer maintains a procedure that pushes out a notice that allows an agent to  
12 independently determine whether the notice of lapse has been sent to the insured.
- 13           (c) The insurer has no record of the current agent of record.
- 14           (d) The agent is employed by the insurer or an affiliate of the insurer.