

SENATE No. 785

The Commonwealth of Massachusetts

PRESENTED BY:

Joan B. Lovely

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 insurance claims.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Joan B. Lovely</i>	<i>Second Essex</i>	
<i>Bradley H. Jones, Jr.</i>	<i>20th Middlesex</i>	<i>4/2/2025</i>
<i>Christopher J. Worrell</i>	<i>5th Suffolk</i>	<i>4/11/2025</i>
<i>Brendan P. Crighton</i>	<i>Third Essex</i>	<i>7/24/2025</i>
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>	<i>7/29/2025</i>
<i>Nick Collins</i>	<i>First Suffolk</i>	<i>7/29/2025</i>
<i>Robyn K. Kennedy</i>	<i>First Worcester</i>	<i>7/31/2025</i>
<i>John J. Cronin</i>	<i>Worcester and Middlesex</i>	<i>8/20/2025</i>
<i>Patrick M. O'Connor</i>	<i>First Plymouth and Norfolk</i>	<i>8/20/2025</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>	<i>8/26/2025</i>
<i>Kelly W. Pease</i>	<i>4th Hampden</i>	<i>8/28/2025</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>9/3/2025</i>
<i>Lydia Edwards</i>	<i>Third Suffolk</i>	<i>9/3/2025</i>
<i>Barry R. Finegold</i>	<i>Second Essex and Middlesex</i>	<i>9/3/2025</i>
<i>John C. Velis</i>	<i>Hampden and Hampshire</i>	<i>9/3/2025</i>
<i>Michael D. Brady</i>	<i>Second Plymouth and Norfolk</i>	<i>9/4/2025</i>
<i>Donald H. Wong</i>	<i>9th Essex</i>	<i>9/4/2025</i>
<i>John F. Keenan</i>	<i>Norfolk and Plymouth</i>	<i>9/10/2025</i>

<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>9/17/2025</i>
<i>Adrienne Pusateri Ramos</i>	<i>14th Essex</i>	<i>9/17/2025</i>
<i>Paul J. Donato</i>	<i>35th Middlesex</i>	<i>10/1/2025</i>
<i>Paul W. Mark</i>	<i>Berkshire, Hampden, Franklin and Hampshire</i>	<i>10/29/2025</i>
<i>Dylan A. Fernandes</i>	<i>Plymouth and Barnstable</i>	<i>10/30/2025</i>

SENATE No. 785

By Ms. Lovely, a petition (accompanied by bill, Senate, No. 785) of Joan B. Lovely for legislation to further regulate insurance claims. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 4307 OF 2023-2024.]

The Commonwealth of Massachusetts

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

An Act relative to insurance claims.

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. Chapter 175 of General Laws is hereby amended by inserting after section
2 2B the following section:-

3 Section 2C. It shall be unlawful for a company as defined in section 1 of chapter 175 and
4 any non-admitted or surplus lines insurer to include in a policy of property and casualty
5 insurance any language, form or endorsement, which prohibits any insured from hiring,
6 retaining, engaging, utilizing, consulting or contracting with a public insurance adjuster, as
7 defined in section 162 of said chapter 175, as a condition to recovery under such policy of
8 insurance. Any such language, form or endorsement shall be unenforceable and shall be excised
9 from the policy of insurance with all remaining policy language, forms and endorsements
10 unaffected.

11 SECTION 2. Clause (9) of the first paragraph of section 3 of chapter 176D of the General
12 Laws, as appearing in the 2022 Official Edition, is hereby amended by adding the following
13 subclause:-

14 (o) A policy provision in any policy of property or casualty insurance that prohibits an
15 insured from hiring a public adjuster for services provided pursuant to this chapter.