

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Brendan P. Crighton

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 the use of drones by insurance companies.

PETITION OF:

NAME:

Brendan P. Crighton

DISTRICT/ADDRESS:

Third Essex

SENATE No.

[Pin Slip]

The Commonwealth of Massachusetts

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

An Act relative to the use of drones by insurance companies.

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 the General Laws is hereby amended by adding the
2 following section:-

3 Section 231.

4 (a) As used in this section, the following words shall have the following meanings unless
5 the context clearly requires otherwise:

6 “Drone”, any remotely piloted aircraft or hovercraft.

7 “Policyholder”, any individual who is (i) insured by a company, or (ii) attempting to
8 purchase insurance from a company.

9 (b) The division of insurance shall issue recommendations for regulating the use of
10 drones by companies for the purpose of determining eligibility of any policyholder, or
11 determining the price of insurance premiums for any policyholder.

12 The recommendations shall address areas including but not limited to: (a) requirements
13 for companies to notify policyholders about the use of drones for determining eligibility or
14 premium price; (b) requirements for companies to obtain consent of policyholders to use of
15 drones for determining eligibility or premium price; and (c) penalties for companies that illegally
16 or improperly use drones.