

SENATE No.

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:

Joan B. Lovely

DISTRICT/ADDRESS:

Second Essex

SENATE No.

[Pin Slip]

[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.