SENATE . . . . No.

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:
Peter J. Durant	*Worcester and Hampshire*

SENATE . . . . No.

[Pin Slip]

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

The Commonwealth of Massachusetts

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

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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.