

**Joint Committee on Financial Services**  
**The 194th General Court of the Commonwealth of Massachusetts**  
**2025-2026**  
**Bill Summary**

**Bill No:** H1175

**Title:** An Act to provide homeowners with fair insurance premiums

**Sponsor:** Rep. Carlos González

**Hearing Date:** May 13, 2025

**Reporting Date:** July 12, 2025

**Similar Matters:** N/A

**Prior History:**

H1103 (2021-2022) Study

H1026/H1027 (2023-2024) Study

**Current Law:**

M.G.L. c.175A - Section 5 Deals with Rates; regulatory provisions; insurance company groups

Outlines how rates are determined by past and prospective claims. Rates can differ from company to company. Risks can be grouped by classifications. Details how rates shouldn't be excessive or discriminatory.

**Summary:**

Insurance premiums will not be increased if a claim from a fire, theft, storm, or water damage is deemed to be no fault.

This bill states that Insurance companies will waive any increase in insurance premiums because an insurer is paid for fire, theft, storms, water damage **if the claim is of no fault of the insurer.**