

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

Bill No: H1098

Title: Resolve establishing a commission to better protect consumers in Massachusetts

Sponsor: Rep. Antonio F. Cabral

Hearing Date: 9/15/25

Reporting Date: 11/14/25

Similar Matters: N/A

Prior History:

Current Law:

Summary:

Creates commission (13 members) to study title insurance practices and rates in Massachusetts in order to make recommendations.

Study includes:

- Review current state law on title insurance practices and rates
- Review how current title insurance law is enforced
- Identify issues affecting consumers
- Rate setting factors
- How rates compare to other states
- How to improve consumer education
- Study if mechanic's liens have impact on timing or their rates
- Review time limits
- Study the title insurance business
- Study title insurance for mortgage refinancing with same lender
- Study feasibility of a public option like Iowa
- Study alternatives to real estate agents/ lawyers
- Study any other issues impacting title insurance
- Study the existence and/or impacts of risk transfer for properties in the state that are "registered land" through the Land Court.