

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

**Bill No:** H1085

**Title:** An Act relative to an investigation to review flood insurance rates

**Sponsor:** Rep. Bruce J. Ayers

**Hearing Date:** May 13, 2025

**Reporting Date:** July 12, 2025

**Similar Matters:** N/A

**Prior History:**

H905 (2019-2020) Study

H1031 (2021-2022) Favorable HWM

H931 (2023-2024) Favorable HWM

**Current Law:**

M.G.L Ch. 175 – Section 102D of provides for the national flood insurance program. created by Congress, the program enables property owners in participating communities to purchase insurance protection from the government against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the costs of repairing damage to buildings and their contents caused by floods. Participation in the NFIP is based on an agreement between local communities and the federal government which states that if a community will adopt and enforce a floodplain management ordinances to reduce future flood risks, the federal government will make flood insurance available within the community as a financial protection against flood losses.

**Summary:**

The Commissioner will conduct biennial investigation into the flood insurance rate set by the national flood insurance program.

The legislation provides for a biennial investigation conducted by the insurance commissioner into flood insurance rates set by the national flood insurance program to ascertain affordability of policies for home and business owners, program sustainability, and whether premiums accurately reflect the risk of loss or damage.

Change: Section 102D of Chapter 175A of the General Laws, as appearing in the 2014 Official Edition