

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

**Bill No:** H1094

**Title:** An Act relative to notifying broker prior to termination of coverage

**Sponsor:** Rep. [Donald R. Berthiaume, Jr.](#)

**Committee:** Financial Services

**Hearing Date:** November 4, 2025

**Reporting Date:** January 3, 2026

**Similar Matters:** S729 (Sen. Peter J. Durant)

**Prior History:**

**Current Law:** M.G.L. Ch. 175 – Insurance, new section added

**Summary:**

If someone has an agent for a life, disability or long term care insurance policy, insurance company must notify the agent of an impending lapse in coverage at least 21 days before it ends. Insurer not required to send out notice if

- Insurer already has an online system in place to send out notifications
- Has a system that pushes out notification that allows the agent to see if policy owner received notice
- Doesn't have an agent on record
- Agent employed by insurer