

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

Bill No: H1099

Title: An Act to reform title insurance

Sponsor: Rep. Antonio F. Cabral

Hearing Date: 9/15/25

Reporting Date: 11/14/25

Similar Matters: H1098

Prior History:

H1047 (2021-2022) [Slight changes] Study

H951 (2023-2024) Study

Current Law: None

Summary:

Creates new chapter dealing with Title Insurance

Businesses in the title insurance business registers with the Commissioner and AG. Report rates quarterly. Fine of \$500 if fail to report.

Rates published on division of insurance website. Any changes to forms must be made within 30 days of implementation.

2 or more insurers known as an insurance company group has right to file the same rates as each other. Section doesn't apply to 2 or more insurers who are not under the same common executive or general management or control and who act in concert in underwriting groups or pools.

Nothing in chapter restricts agents to make commission from insurers.

Written disclosure given to title insurance buyer

- Name of agent/broker/attorney
- Total cost to lender's title insurance policy
- Total cost to owner's title insurance policy, if applicable.
- Total cost due to title insurance premiums
- Total cost due to commissions
- Total cost of any other fees

