

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

**Bill No:** H1100

**Title:** An Act Relative to Insurance Claims

**Sponsor:** Rep. Daniel Cahill

**Hearing Date:** May 13, 2025

**Reporting Date:** July 12, 2025

**Similar Matters:** S785\*

**Prior History:**

**H4307 (2023-2024) Favorable House engrossed-> Senate**

**Current Law:**

Creates new section (2C) in Chapter 175 in M.G.L after section 2B which addresses Insurance  
Creates new subsection (o) in subsection (9) of section 3 of Chapter 176D in M.G.L. which outlines unfair practices in the businesses of insurance which include false advertising, misrepresents policy coverage, payouts, defame other insurance companies, discriminatory practices, boycotting or intimidating certain health care providers because of their contracts or association with a hospital group, offering bribes or rebates (except for ones that the law already allows)

**Summary:**

It will be unlawful for insurance companies to include language in their policy prohibiting any customer from hiring or consulting with a public insurance adjuster or a public insurance firm. Any such language is unenforceable if included and excised from the policy.

Including a policy provision prohibiting any customer from hiring a public adjuster for services is an unfair practice.