

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

Bill No: H1103

Title: An Act relative to default insurance programs for certain public construction projects

Sponsor: Rep. Daniel Cahill

Hearing Date: November 4, 2025

Reporting Date: January 3, 2026

Similar Matters:

Prior History:

H3000 (2023-2024) Study (State Administration and Regulatory Oversight)

H3225 (2021-2022) Study (State Administration and Regulatory Oversight)

H2773 (2019-2020) Study (State Administration and Regulatory Oversight)

Current Law: M.G.L. Ch. 149A – Section 8A about trade contractor selection process for public construction

Details the selection/bidding process for civic projects. There's also a selection/bidding process for subcontractors.

Summary:

Subcontracted work doesn't have to be paid in full with a bond if they have their own subcontractor default insurance plan that would cover any defaults by subcontractor.