

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

**Bill No:** H1225

**Title:** An Act ensuring sufficient notice to homeowners by insurance companies

**Sponsor:** Rep. Sally P. Kerans

**Hearing Date:** May 13, 2025

**Reporting Date:** July 12, 2025

**Similar Matters:** N/A

**Prior History:** H3758 (2023-2024) Study

**Current Law:**

Silent

**Summary:**

Requires insurers to notify homeowner of an inspection 30 days prior to the inspection. Homeowner has to authorize the inspection. Reminder of inspection sent to homeowner 7 days prior. Inspector will let the homeowner know that they are at the property and requires them to share any photos taken of home with homeowner.

This bill would add a new section to require insurers writing homeowners and the underwriters that they will notify, by certified mail, the homeowner 30 prior of the inspection. This would include the roof, gutters, porch, steps siding and bulkhead. They will also need written authorization for an inspection 7 days before any inspection and a 3 hour time period for the day of.

The inspector will inform the insured homeowner that they are at the premise and the bill requires the inspector to share photographs taken of the premise with the insured homeowner.