

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

**Bill No:** H1242

**Title:** An Act relative to insurers' usage of aerial images

**Sponsor:** Rep. David Henry Argosky LeBoeuf

**Hearing Date:** 9/15/25

**Reporting Date:** 11/14/25

**Similar Matters:** N/A

**Prior History:**

**Current Law:**

Silence on Issue, would create new section in Chap. 175

**Summary:**

If an insurance company uses drone images to help assess a property, the drone images must be included in notice of non-renewal. Images should show specific conditions that are the problem and company must offer steps that would address the issue to secure renewal.

Insurance company discloses factors in risk assessment. Establishes an appeal process for homeowners to correct and errors or misunderstanding related to their risk score.

Gives homeowners 60 days to correct any issues that prevents non-renewal. Company must offer renewal if homeowner submits proof of repair to issues revealed by drone images.