

**HOUSE . . . . . No. 931**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

*Bruce J. Ayers*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to an investigation to review flood insurance rates.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>	<i>1/18/2023</i>

**HOUSE . . . . . No. 931**

---

---

By Representative Ayers of Quincy, a petition (accompanied by bill, House, No. 931) of Bruce J. Ayers that the Commissioner of the Division of Insurance be directed to make a bi-annual investigation relative to flood insurance rates. Financial Services.

---

---

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 1031 OF 2021-2022.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-Third General Court  
(2023-2024)**  
\_\_\_\_\_

An Act relative to an investigation to review flood insurance rates.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Section 102D of Chapter 175A of the General Laws, as appearing in the 2014 Official  
2 Edition, is hereby amended by adding the following paragraph at the end thereof:—

3 The commissioner shall conduct a biennial investigation into flood insurance rates set by  
4 the national flood insurance program. The investigation shall focus on the affordability of flood  
5 insurance for home and business owners, the sustainability of the program, and whether the flood  
6 insurance premiums accurately reflect the risk of loss. The commissioner shall make each  
7 biennial report available to the public and submit the report to the clerks of the house of  
8 representatives and the senate.