

**HOUSE . . . . . No. 1065**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Mary S. Keefe and Joan Meschino*

*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 surcharges on motor vehicle insurance premiums.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Mary S. Keefe</i>	<i>15th Worcester</i>	<i>1/16/2023</i>
<i>Joan Meschino</i>	<i>3rd Plymouth</i>	<i>8/23/2023</i>
<i>Daniel M. Donahue</i>	<i>16th Worcester</i>	<i>1/24/2023</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>1/25/2023</i>
<i>Carmine Lawrence Gentile</i>	<i>13th Middlesex</i>	<i>1/28/2023</i>
<i>Brian W. Murray</i>	<i>10th Worcester</i>	<i>1/29/2023</i>

**HOUSE . . . . . No. 1065**

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By Representatives Keefe of Worcester and Meschino of Hull, a petition (accompanied by bill, House, No. 1065) of Mary S. Keefe, Joan Meschino and others relative to surcharges on motor vehicle insurance premiums. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 1134 OF 2021-2022.]

**The Commonwealth of Massachusetts**

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

An Act relative to surcharges on motor vehicle insurance premiums.

*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 1. Section 57A of chapter 6C of the General Laws, as appearing in the 2020  
2   Official Edition, is hereby amended by striking out, in line 21, the figure \$1,000 and inserting in  
3   place thereof the following figure: – \$5,000.

4           SECTION 2. Section 113B of chapter 175 of the General Laws, as so appearing in the  
5   2020 Official Edition, is hereby amended by inserting after the word “accidents”, in line 201, the  
6   following words:- resulting in a claim payment of more than \$5,000, in excess of any applicable  
7   deductible.

8           SECTION 3. Said section 113B of said chapter 175, as so appearing, is hereby further  
9   amended by inserting after the word “section”, in line 334, the following words:- ; provided

10 however, that for purposes of establishing and fixing premium charges, an at-fault accident shall  
11 not be a surchargeable incident if the resulting claim payment is equal to or less than \$5,000, in  
12 excess of any applicable deductible.

13 SECTION 4. Chapter 175 of the General Laws, as so appearing in the 2020 Official  
14 Edition, is hereby amended by striking out section 113B½ and inserting in place thereof the  
15 following section:-

16 Section 113B½. For an at-fault accident claim, a minor accident shall be an accident for  
17 which the claim payment, exclusive of any deductible, exceeds \$5,000 but is not more than  
18 \$7,500 under: (i) property damage liability coverage; (ii) collision coverage; (iii) limited  
19 collision coverage; (iv) for accidents occurring on or after January 1, 2006, bodily injury liability  
20 coverage if there is neither a surchargeable property damage liability coverage claim nor a  
21 surchargeable collision coverage claim; or (v) as a result of an accident with a bodily injury  
22 liability coverage claim. For an at-fault accident claim, a major accident shall be an accident for  
23 which the claim payment, exclusive of any deductible, exceeds \$7,500 under: (A) property  
24 damage liability coverage; (B) collision coverage; (C) limited collision coverage; (D) for  
25 accidents occurring on or after January 1, 2006, bodily injury liability coverage if there is neither  
26 a surchargeable property damage liability coverage claim nor a surchargeable collision coverage  
27 claim; or (E) as a result of an accident with a bodily injury liability coverage claim. No motor  
28 vehicle liability policy, as defined by section 34A of chapter 90, shall apply an increase in  
29 premium as a result of an at-fault accident that does not satisfy the criteria for a minor or major  
30 accident. For purposes of this section, “premium” shall mean the cost of a policy, or coverage  
31 within a policy, to an individual policyholder based on the particular drivers and motor vehicles  
32 insured under the policy.