

SENATE No. 2790

The Commonwealth of Massachusetts

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

SENATE, May 28, 2024.

The committee on Financial Services, to whom was referred the petitions (accompanied by bill, Senate, No. 606) of Brendan P. Crighton, Mathew J. Muratore and Danillo A. Sena for legislation relative to the compulsory automobile insurance limits, report the accompanying bill (Senate, No. 2790).

For the committee,
Paul R. Feeney

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An Act relative to the compulsory automobile insurance limits.

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 34O of Chapter 90 of the General Laws, as so appearing in the 2020
2 Official Edition, is hereby amended by striking out in line 17 the word “five” and
3 inserting in
4 place thereof the word “twenty-five”.

5 SECTION 2. The commissioner of insurance is hereby directed to undertake a study, in
6 consultation with representatives of the property and casualty industry and of the independent
7 insurance agents, of the adequacy of the Commonwealth’s mandatory minimum policy limits for
8 bodily injury and property damage motor vehicle liability and shall make recommendations on
9 how best to update said limits in a way that minimizes the impact on auto insurance rates in the
10 Commonwealth. Said study shall be undertaken every ten years. The study shall consider:

11 (i) the adequacy of the current limits to cover the costs of bodily injury and property
12 claims;

13 (ii) the impact of increasing the current limits on auto premiums; and

14 (iii) a comparison of where Massachusetts' minimum limits rank nationally in relation to
15 other states.

16 The commissioner shall report to the general court the results of its investigation and
17 study and its recommendations, together with drafts of legislation to the clerk of the house of
18 representatives who shall forward the same to the joint committee on financial services and the
19 house and senate committees on ways and means by the first of July, two thousand and twenty-
20 five.

21 SECTION 3. Section 1 of this act shall take effect on January first, Two Thousand and
22 Twenty-Five.