

**HOUSE . . . . . No. 1086**

---

**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 authorizing insurance providers to extend motor vehicle liability insurance rebates to customers with safe driving records.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>	<i>1/15/2025</i>

**HOUSE . . . . . No. 1086**

By Representative Ayers of Quincy, a petition (accompanied by bill, House, No. 1086) of Bruce J. Ayers that insurance companies be authorized to extend rebates to clients with safe driving records. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 930 OF 2023-2024.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**  
\_\_\_\_\_

An Act authorizing insurance providers to extend motor vehicle liability insurance rebates to customers with safe driving records.

*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 182 of Chapter 175 of the General Laws is hereby amended by  
2 striking out the following text as appearing on lines 11-13:— “or any motor vehicle liability  
3 bond or any motor vehicle liability policy, both as defined in section thirty-four A of chapter  
4 ninety,”.

5           SECTION 2. Said section 182 of Chapter 175 of the General Laws is hereby further  
6 amended by inserting the following new text at the end thereof:—

7           “Nothing in this chapter shall prevent any motor vehicle liability insurance company  
8 from making supplemental agreements to extend rebates or partial refunds of the policy premium  
9 after the expiration of the term to any policy holder who is considered a safe driver under the

10 safe driver insurance plan and who was not involved in any surchargable incidents during the  
11 period such policy was in effect; provided that any insurance company offering such a program  
12 shall offer this incentive to all policy holders who meet the aforesaid criteria, and provided  
13 further that all insurance companies electing to extend such benefits must first submit their plan  
14 to the commissioner and receive approval before they can implement such a program.”

15 SECTION 3. Section 183 of Chapter 175 of the General Laws is hereby amended by  
16 striking out clause “or any motor vehicle liability bond or any motor vehicle liability policy, both  
17 as defined in section thirty-four A of chapter ninety,”.

18 SECTION 4. Said section 183 of Chapter 175 of the General Laws is hereby further  
19 amended by inserting the following text at the end thereof:— “Nothing in this section shall  
20 prohibit any person from participating in any motor vehicle liability policy rebate or partial  
21 policy refund program; provided, that such program has been approved by the commissioner.”