HOUSE DOCKET, NO. 2401 FILED ON: 1/16/2025

HOUSE . . . . . No. 1219

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:
Mary S. Keefe	*15th Worcester*	*1/16/2025*
Joan Meschino	*3rd Plymouth*	*1/16/2025*
Steven S. Howitt	*4th Bristol*	*6/12/2025*
David Henry Argosky LeBoeuf	*17th Worcester*	*2/10/2025*
Jason M. Lewis	*Fifth Middlesex*	*3/3/2025*
David Paul Linsky	*5th Middlesex*	*2/25/2025*
Michael O. Moore	*Second Worcester*	*3/6/2025*

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HOUSE . . . . . No. 1219

By Representatives Keefe of Worcester and Meschino of Hull, a petition (accompanied by bill, House, No. 1219) of Mary S. Keefe, Joan Meschino and others relative to surcharges on motor vehicle insurance premiums. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. *1065* OF 2023-2024.]

The Commonwealth of Massachusetts

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

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:

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

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

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

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

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

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