

**HOUSE . . . . . No. 1269**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*James M. Murphy*

*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 eliminate penalty charges when canceling auto insurance.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>James M. Murphy</i>	<i>4th Norfolk</i>	<i>1/15/2025</i>
<i>Tram T. Nguyen</i>	<i>18th Essex</i>	<i>6/9/2025</i>

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By Representative Murphy of Weymouth, a petition (accompanied by bill, House, No. 1269) of James M. Murphy for legislation to eliminate penalty charges when cancelling motor vehicle insurance policies. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 1102 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act eliminate penalty charges when canceling auto insurance.

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

1 Chapter 175 of the General Laws, as appearing in the 2014 official edition, is hereby  
2 amended by inserting at the end of Section 22C the following:

3 When policy holders change auto insurance companies or cancel pre paid policies they  
4 shall be entitled to a pro rate rebate for the exact number of days paid for in the policy without  
5 any surcharge or expenses beyond the exact days the policy was in effect.