

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

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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 creating surcharge exceptions in motor vehicle insurance premiums.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Mary S. Keefe</i>	<i>15th Worcester</i>	<i>1/16/2025</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>1/17/2025</i>
<i>Joan Meschino</i>	<i>3rd Plymouth</i>	<i>1/16/2025</i>

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

[Pin Slip]

**The Commonwealth of Massachusetts**

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

An Act creating surcharge exceptions in 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. Chapter 175 of the General Laws, as appearing in the 2020 Official Edition,  
2 is hereby amended by adding the following new section:

3 Section 231. No surcharge on any motor vehicle liability insurance premium shall be  
4 assigned for (A) any accident involving only property damage of five thousand dollars or less,  
5 (B) the first accident involving only property damage of more than five thousand dollars which  
6 would otherwise result in a surcharge to the policy of the insured, (C) the first two speeding  
7 violations, unless either would result in the suspension or revocation of the driver’s license, (D)  
8 any accident caused by an operator other than the named insured, a relative residing in the named  
9 insured’s household, or a person who customarily operates the insured vehicle, (E) the first or  
10 second accident within the current experience period in relation to which the insured was not  
11 convicted of a moving traffic violation and was not at fault, or (F) any motor vehicle infraction.