

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

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Michael S. Day*

*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 automobile insurance premiums.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Michael S. Day</i>	<i>31st Middlesex</i>	<i>1/10/2025</i>

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

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 983 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act relative to automobile 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. Section 113B of chapter 175 of the General Laws, as appearing in the 2022  
2 Official Edition, is hereby amended by striking, in lines 199 and 210, the figure “5” and inserting  
3 in place thereof, in each instance, the following figure:- 3.

4 SECTION 2. Said section 113B of said chapter 175, as so appearing, is hereby further  
5 amended by inserting after the word “accidents”, in line 201, the following words:- , provided  
6 that an upward premium adjustment based on the driver’s first at-fault accident shall not exceed  
7 35 per cent of the existing premium.