

Joint Committee on Financial Services
The 194th General Court of the Commonwealth of Massachusetts
2025-2026
Bill Summary

Bill No: H1280

Title: An Act regulating insurance coverage for testing and deployment of autonomous vehicles and establishing school zone safety protocol

Sponsor: Rep. Francisco E. Paulino

Hearing Date: May 27, 2025

Reporting Date: July 26, 2025

Similar Matters:

Prior History:

Current Law:

Chap. 90 deals with Motor Vehicles and Aircraft. Creates new sections

Summary:

Creates statutory framework for autonomous driving vehicles (AV). Establishes insurance requirements.

Insurance must cover general liability, product liability, cyber security risks, Personal injury protection (PIP), uninsured and underinsured drivers. DOI establishes mandatory minimums.

Joint taskforce of DOI and MassDOT to implement insurance and operational requirements. Includes data sharing and reporting.

Autonomous vehicles must comply with requirements established by MassDOT.

1. Programmed to go 15 MPH in School Zones.
2. Have pedestrian detection systems that detects within 50 feet of crosswalk and stops before.
3. Testing of autonomous vehicles not allowed in school zones during school hours or high pedestrian area unless permitted by MassDOT.
4. Stops for school buses.
5. Cities and towns may enact own regulations/requirements.

DOI establishes and manages an insurance pool to support AV companies by distributing risk.

MassDOT authorized to enforce law. Penalties include fines of \$50,000/offense, suspension of permits, or other punishment.

Creates Public database for public to record incidents with AVs. Annual report with safety data. Biannual public forums to discuss AVs.

DOI reviews insurance requirements for AVs every 3 years.

Must comply with federal law/regulations.

State allocates funding for workforce development initiatives for careers in AV technology like software development, regulations, repairs, etc.

Must comply to low-emission or zero-emission vehicle standards.

AVs must be able to detect and respond appropriately to first responder's vehicles (ambulance, fire, police) before approval for use.