

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

Bill No: H1109

Title: An Act to relative to an underinsurance issue

Sponsor: Rep. Michael S. Chaisson

Hearing Date: May 27, 2025

Reporting Date: July 26, 2025

Similar Matters: S748

Prior History: H947 (2023-2024) Favorable-3rd

Current Law:

Chapter 175 Section 117L deals with Uninsured motorists; insufficient liability limits; coverage

All car insurance policies must cover the difference of the claim if second party's policy's coverage is insufficient to fully pay the claim.

Summary:

If there are multiple claims on a driver's insurance who was at fault, the victim's under insurance coverage would make up the difference up to the policy's limit if at-fault's insurance is insufficient.