

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

**Bill No:** H1124

**Title:** An Act relative to automobile insurance premiums

**Sponsor:** Rep. Michael S. Day

**Hearing Date:** May 27, 2025

**Reporting Date:** July 26, 2025

**Similar Matters:**

**Prior History:**

**Current Law:** M.G.L. Ch. 175 – Section 113B classifying risks and premium charges for car insurance

The safe driver plan established to reflect driving records of insured. Premium adjustment is based on at-fault accidents, moving violations, assignment to driver alcohol education program, or any combination. Based on 4 or more comprehensive claims totaling \$2000 or more unless fire, theft, comprehensive coverage was not purchased by insured. Claims for damages caused by acts of God not included in the calculation.

If have 7 or more at-fault accidents or moving violations during any 3 year period, then license suspended for 60 days after a hearing. Cost of hearing paid by merit rating board.

Safe driver plan shall also take into account any convictions reported to the RMV.

Upward premium adjustment if driver accumulated 3 or more unsafe driver points in the pervious 5 years based on 1 or more surchargeable incidents: at-fault accidents, moving violations, assignment to driver alcohol education program, or 4 or more claims totaling \$2000 or more unless coverage was purchased by insured.

Registrar shall develop system to report violation of driving with an expired inspection sticker. Driving a motor vehicle with an expired registration sticker is not a surchargeable incident.

**Summary:**

If driver doesn't have a surcharge in 3 years, will be deemed an excellent driver, lowering premiums. Changes from 5 years.

Premium adjustment after a driver's 1<sup>st</sup> accident cannot exceed a 35% increase in premium

