

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

**Bill No:** H1152

**Title:** AN ACT RELATIVE TO THE LICENSURE OF AUTOMOBILE DAMAGE APPRAISERS

**Sponsor:** Representative Michael J. Finn

**Hearing Date:** May 27, 2025

**Reporting Date:** July 26, 2025

**Similar Matters:**

**Prior History:** H1005 in 2023-2024, Extension-Study

**Current Law:**

Section 8G of Chapter 26 of the General Laws creates an Auto Damage Appraisers Licensing Board within the Division of Insurance and gives them the powers to adopt rules and regulations governing licenses in order to promote the public welfare and safety.

**Summary:**

The bill strikes out the entire section that creates the board and shifts responsibility of licensure of auto body damage appraisal to the Commissioner of Insurance as written in the 2016 MGL. The bill keeps most of the language regarding the adopted rules and regulations for license testing, license renewal schedules, fees, duties, standards, and penalties. Changing the reporting authority from “the board” to the Commissioners of Insurance.

- Changes to renewal fee structure – previously fifty dollars annually to one hundred bi-annually.
- Other notable changes include providing the insured a written statement containing the following disclosure. *“Under Massachusetts law, you are always entitled to use the repair shop or facility of your choice. Unfortunately, we have been unable to agree on a price with the facility you have chosen. In this situation, our payment for repair cost may be limited to the price available from a recognized and conveniently located repair shop or facility registered by the Division of Standards. That is willing and able to repair the damaged motor vehicle within a reasonable time. You may be responsible for the difference between our payment and the price charged to you by the facility you have chosen. Upon you request, we will furnish the name of a repair shop reasonably convenient to you that is able to repair your vehicle for the price of your appraisal.”*
- Adds the option of supplementary allowances to be conducted virtually or through the use of photographs, videos, telephone calls, or other electronic measures agreed upon by both parties.

- Eliminates “Drive-in claim and appraisal facilities” regulations regarding equipment necessary to conduct appraisals.
- Eliminates language regarding the removal of the Certificate of Inspection for damaged vehicles that do not meet standards.

Adds language giving the Commissioner of Insurance the ability to issue temporary auto damage appraiser licenses for out of state appraisers that will be effective for 90 days.

**Public Summary:**

- If you want to be an automobile appraiser, apply to the Commissioner of Insurance for \$100.
- The insurer would include a note stating that customer can choose their own auto repair facility but the customer may have to pay the difference if the insurance company doesn't pay rate of chosen facility if the appraiser and repair shop cannot agree on a price.
- Appraiser will reinspect vehicle within 5 days when supplemental allowances are requested. Can reinspect using photographs, telephone, or video if both parties agree.
- Appraiser sends notice to owner if damaged vehicle doesn't meet standards for certificate of inspection stating that needs to be repaired to retain sticker.
- Commissioner can issue temporary appraiser licenses in an emergency to those who hold the equivalent license in other states for 90 days after submission of an application and fee of fifty dollars.