

**The 194th General Court of the Commonwealth of Massachusetts
2024-2025
Bill Summary**

Bill No: H1197

Title: AN ACT RELATIVE TO INSURANCE POINT SURCHARGES

Sponsor: Representative Steven S. Howitt

Committee: Financial Services

Hearing Date: 10/22/25

Reporting Date: 12/21/25

Similar Matters: N/A

Prior History:

H1006 (2019-2020) Study

H1117 (2021-2022) Study

H1044 (2023-2024) Study

Current Law:

MGL Chapter 175 Section 113B-Classification of risks and premium charges in connection with motor vehicle liability policies or bonds:

Summary:

Commissioner of insurance cannot create rules or regulations that add surcharge points to a motor vehicle insurance premium for at-fault accidents or moving violations of motor vehicle laws that result in damages not exceeding \$2,500.