

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

Bill No: H1219

Title: An Act relative to surcharges on motor vehicle insurance premiums.

Sponsor: Representatives Mary Keefe & Joan Meschino

Committee: Financial Services

Hearing Date: May 27, 2025

Reporting Date: July 26, 2025

Similar Matters: N/A

Prior History:

H3653 (2019-2020) Study

H1134 (2021-2022) Study

H1065 (2023-2024) Study

Current Law: Section 57A of Chapter 6C of General Laws of Massachusetts provides for a motor vehicle insurance merit rating board in the RMV, which retains driver records for the Safe Driver Insurance Plan and determines surchargeable violations.

Section 113B of chapter 175 provides for the SDIP, which is responsible for adjusting insurance premiums when a driver earns 3 or more unsafe driver points for accidents or moving violations.

Summary: The bill would increase, from \$1,000 to \$5,000, the fine for unlawful use of the information kept by the motor vehicle insurance merit rating board.

It qualifies that only an accident resulting in a claim payment greater than \$5,000 would count as a surchargeable incident.

It defines what a minor and major accident would be.

A minor accident is one for which the claim payment is between \$5,000 and \$7,500.

A major accident, one for which the payment exceeds \$7,500.

A policy may not increase its premium unless an at-fault accident satisfies one of the above criteria.