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

Bill No: H1220

Title: An Act Creating surcharge exceptions in 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: H1219

Prior History:

H3653 (2019-2020) Study
H1134 (2021-2022) Study;
H1065 (2023-2024) Study

Current Law: No section in Chapter 175 of General Laws of Massachusetts

Summary: The following will not be considered a surchargeable incident in car insurance.

- Property damage <$5000
- 1st accident of >$5000 if only property damage
- First 2 speeding violations, unless a violation could result in license being revoked or suspended
- Any accident caused by a driver, not named on the policy or who isn't from that household
- The 1st or 2nd accident if insured wasn't convicted of a moving violation or wasn't at fault
- Any vehicle infraction