

**The 194<sup>th</sup> General Court of the Commonwealth of Massachusetts**

**2025-2026**

**Bill Summary**

**Bill No:** H1301

**Title:** An Act relative to primary insurance

**Sponsor:** Rep. Jeffrey N. Roy

**Committee:** Financial Services

**Hearing Date:** May 27, 2025

**Reporting Date:** July 26, 2025

**Similar Matters:** N/A

**Prior History:**

H1189 (2021-2022) Favorable- SPS- 3<sup>rd</sup> Reading;

H1133 (2023-2024) Favorable- SPS- 3<sup>rd</sup> Reading

**Current Law:** Chapter 90, Section 32C prohibits lessors of motor vehicles from deceiving lessees knowingly as to the distance where the amount of the rental is based on the distance travelled during the rental. Section 32E establishes which liability insurer is primary between the lessor the lessee or the operator.

**Summary:**

This bill changes section 32C to include language for daily, weekly, monthly rentals. Car rental agencies doesn't need to double check renter's license against the DMV.

Section 32E is changed to say deposit that a lessor have to cover liability must at least hit the minimum financial requirement if the renter/ operator doesn't have own coverage. Includes language that allows for other forms of financial policy/security as long as hit minimum requirement.