

**The 194<sup>th</sup> General Court of the Commonwealth of Massachusetts**  
**2025-2026**  
**Bill Summary**

**Bill No:** H1304

**Title:** AN ACT RELATIVE TO THE COMPULSORY AUTOMOBILE INSURANCE LIMITS

**Sponsor:** Representative Jeffrey N. Roy

**Committee:** Financial Services

**Hearing Date:** May 27, 2025

**Reporting Date:** July 26, 2025

**Similar Matters:** S678

**Prior History:**

S638 (2019-2020) Study

H1006 (2023-2024) Redraft Favorable (Language different from H1304)- HWM

**Current Law:**

MGL Chapter 90 Section 34A: deals with definitions for car insurance

**Summary:**

Changes compulsory limits for car insurance. It raises the minimum bodily injury coverage from \$20,000 per person and \$40,000 per accident to \$50,000 per person and \$100,000 per accident. Additionally, it seeks to increase the minimum property damage coverage from \$5,000 to \$30,000.