

HOUSE No. 1220

The Commonwealth of Massachusetts

PRESENTED BY:

Mary S. Keefe and Joan Meschino

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act creating surcharge exceptions in motor vehicle insurance premiums.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Mary S. Keefe</i>	<i>15th Worcester</i>	<i>1/16/2025</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>1/17/2025</i>
<i>Joan Meschino</i>	<i>3rd Plymouth</i>	<i>1/16/2025</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>2/10/2025</i>
<i>Jason M. Lewis</i>	<i>Fifth Middlesex</i>	<i>3/3/2025</i>

HOUSE No. 1220

By Representatives Keefe of Worcester and Meschino of Hull, a petition (accompanied by bill, House, No. 1220) of Mary S. Keefe, Patrick Joseph Kearney and others relative to motor vehicle insurance premiums. Financial Services.

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court
(2025-2026)

An Act creating surcharge exceptions in motor vehicle insurance premiums.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 175 of the General Laws, as appearing in the 2020 Official Edition,
2 is hereby amended by adding the following new section:

3 Section 231. No surcharge on any motor vehicle liability insurance premium shall be
4 assigned for (A) any accident involving only property damage of five thousand dollars or less,
5 (B) the first accident involving only property damage of more than five thousand dollars which
6 would otherwise result in a surcharge to the policy of the insured, (C) the first two speeding
7 violations, unless either would result in the suspension or revocation of the driver's license, (D)
8 any accident caused by an operator other than the named insured, a relative residing in the named
9 insured's household, or a person who customarily operates the insured vehicle, (E) the first or
10 second accident within the current experience period in relation to which the insured was not
11 convicted of a moving traffic violation and was not at fault, or (F) any motor vehicle infraction.