

# HOUSE . . . . . No. 4659

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, May 23, 2024.

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 1006) of Michael J. Finn and others relative to the compulsory motor vehicle insurance limits, reports recommending that the accompanying bill (House, No. 4659) ought to pass.

For the committee,

JAMES M. MURPHY.

**HOUSE . . . . . No. 4659**

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-Third General Court  
(2023-2024)**  
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An Act relative to the compulsory automobile insurance limits.

*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. Section 34O of Chapter 90 of the General Laws, as so appearing in the 2020  
2           Official Edition, is hereby amended by striking out in line 17 the word “five” and  
3           inserting in  
4           place thereof the word “twenty-five”.

5           SECTION 2. The commissioner of insurance is hereby directed to undertake a study, in  
6           consultation with  
7           representatives of the property and casualty industry and of the independent insurance  
8           agents, of the  
9           adequacy of the Commonwealth’s mandatory minimum policy limits for bodily injury  
10          and property  
11          damage motor vehicle liability and shall make recommendations on how best to update  
12          said limits in a

13 way that minimizes the impact on auto insurance rates in the Commonwealth. Said study  
14 shall be

15 undertaken every ten years. The study shall consider:

16 (i) the adequacy of the current limits to cover the costs of bodily injury and property  
17 claims;

18 (ii) the impact of increasing the current limits on auto premiums; and

19 (iii) a comparison of where Massachusetts' minimum limits rank nationally in relation to  
20 other states.

21 The commissioner shall report to the general court the results of its investigation and  
22 study and its

23 recommendations, together with drafts of legislation to the clerk of the house of  
24 representatives who shall

25 forward the same to the joint committee on financial services and the house and senate  
26 committees on

27 ways and means by the first of July, two thousand and twenty-five.

28 SECTION 3. Section 1 of this act shall take effect on January first, Two Thousand and  
29 Twenty-Five.