



# COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

## DIVISION OF INSURANCE

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### Filing Guidance Notice 2025-A

**To:** Insurers Authorized to Write Motor Vehicle Insurance in Massachusetts

**From:** Jackie Horigan, Deputy Commissioner, Product Regulation and Innovation

**CC:** Michael T. Caljouw, Commissioner; Sheri Cullen, Director, Policy Form Review; Matthew Mancini, Director, State Rating Bureau

**Date:** January 29, 2025

**Re:** New Motor Vehicle Mandatory Coverage Limits

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The Division of Insurance is issuing this filing guidance for the submission of private passenger automobile and commercial automobile form/rate/rule filings related to changes in the minimum motor vehicle insurance limits.

### Legislative Change

Sections 1, 2, and 3 of Ch. 275 of the Acts of 2024, address the financial responsibility requirements for motor vehicle liability policies in Section 34A of Chapter 90 and increase the minimum limits for certain coverages.

The minimum motor vehicle automobile limits in Massachusetts have been updated as follows:

- **Bodily Injury to Others:** \$25,000 per person and \$50,000 per accident.
- **Bodily Injury Caused by Uninsured Auto:** \$25,000 per person and \$50,000 per accident.
- **Damage to Someone Else's Property:** \$30,000 per accident.

The Act raises the minimum compulsory limits for policies written or renewing on or after July 1, 2025.

Personal Injury Protection (PIP) remains at \$8,000 per person.

### **Filing of Forms/Rates/Rules**

Carriers may begin filing updates to policies, rule manuals, and forms and endorsements to address the limit changes immediately via the System for Electronic Rate and Form Filing (SERFF). To meet the statutory changes, **the Division requests that all necessary amendments to forms, rates and rules be submitted via SERFF by March 1, 2025.**

The Division's Policy Form Review Unit has developed an expedited review process for Carriers to submit amendments necessary to comply with Ch. 275 of the Acts of 2024 and requests that Carriers comply with the following:

- Filings should include a Filing Description field beginning with the phrase "IN RESPONSE TO SECTIONS 1, 2, and 3 of CHAPTER 275 of the ACTS of 2024".
- Form filings should include all applicable revised forms including but not limited to revised policy forms, endorsements and declarations, that identify the change and should include materials that the carrier will use to explain the statutory change to the limits to insureds.
- Filings shall include applicable supporting documentation as well as filing fees. Carriers are reminded that filings made specifically in response to the change in the minimum limits should not include other form/rate/rule changes. It is strongly recommended that carriers also develop a policyholder notice explaining the changes.

### **For Private Passenger Automobile Filings**

The Division issued Bulletin 2009-13 regarding the review standards for private passenger automobile rate filings. As all current rates meet the coverage levels for the basic package policy, the Division will consider the compliance filings made in response to Chapter 275 of the Acts of 2024 satisfied at the new limits of the basic package policy, and the schedules required to be filed in conjunction with 2009-13 are waived for the purposes of the compliance filings.

The Division is also waiving the supplemental filing information (premium surveys) required under Filing Guidance Notice 2022-B for these compliance filings.

Carriers who apply a midterm policy change procedure<sup>1</sup> to a motor vehicle policy that renews on or after July 1, 2025 to increase the limits of Bodily Injury, Property Damage, Uninsured Motorist, and Under Insured Motorist to equal the financial responsibility limits specified with a

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<sup>1</sup> A "midterm policy change procedure" describes an insurer's process for amending any item on the declaration page that changes between the policy effective date and the policy expiration date. Examples of such changes include adding or deleting an operator, adding or deleting a vehicle, or changing coverage options such as limit or deductible.

pro-rata premium adjustment for policies that are expected to expire on or before June 30, 2026 are reminded that the pro-rata premium adjustment shall be based on the insurer's rates and coverage rating factors in effect on July 1, 2025.

### **Implementation**

As noted, all filings are expected to be submitted and reviewed in advance of the July 1, 2025 effective date. If filings are submitted by March 1, 2025, the Division will take steps for filings to be on file by May 1, 2025 so that carriers may send required notices at policy renewals and that policies issued on and after July 1, 2025 can be fully compliant with the statutory provisions. Any questions about this Filing Guidance Notice may be directed to Sheri Cullen, Director of Policy Form Review at (617) 521-7359 or to [Sheri.Cullen@mass.gov](mailto:Sheri.Cullen@mass.gov)