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PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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January 9, 2025

ACCOUNTING AND STATISTICAL NOTICE NO. 712

Change to Mandatory Minimum Limits

On December 23, 2024, the Massachusetts Governor signed House Bill 5111 – An Act relative to motor vehicle insurance, which increases the minimum coverage limits of insurance for the following mandatory coverages:

- Bodily Injury Coverage increases from \$20,000 per person/\$40,000 per accident to \$25,000 per person/\$50,000 per accident
- Property Damage Coverage increases from \$5,000 to \$30,000

These changes apply to policies issued or renewed on or after July 1, 2025.

Please note that because the changes to the minimum mandatory coverage limits will impact statistical reporting, CAR is notifying the industry as soon as possible so that companies will be prepared to update systems before the July 1, 2025 effective date. CAR Committees will review proposed amendments to the Commercial and Private Passenger Statistical Plans in the upcoming weeks and submit changes to the Division of Insurance for approval.

Questions should be directed to your company's Data Analyst or to the undersigned.

WENDY BROWNE
Vice President – Business Operations