HOUSE DOCKET, NO. 2946 FILED ON: 1/18/2013

HOUSE . . . . . No. 856

The Commonwealth of Massachusetts

PRESENTED BY:

Garrett J. Bradley

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 to protect consumers in the issuance of automobile insurance policies and bonds.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Garrett J. Bradley	*3rd Plymouth*
Eugene L. O'Flaherty	*2nd Suffolk*

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HOUSE . . . . . No. 856

By Mr. Bradley of Hingham, a petition (accompanied by bill, House, No. 856) of Garrett J. Bradley and Eugene L. O'Flaherty for legislation to provide information to consumers in the issuance of automobile insurance policies and bonds. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Thirteen

An Act to protect consumers in the issuance of automobile insurance policies and bonds.

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

SECTION 1: No motor vehicle liability policy shall be issued or delivered in the Commonwealth unless the content of said policy addressing coverage which is either compulsory in the Commonwealth or is optional but must be offered for sale to a policyholder, conforms to a standardized uniform policy text approved by the Commissioner.

SECTION 2. Section 113A of chapter 175 of the General Laws, as appearing in the 2010 Official Edition, is hereby amended by striking out lines 1 through 14 and inserting in place thereof the following:

No motor vehicle liability policy as defined in section thirty-four A of chapter ninety shall be issued or delivered in the commonwealth, or changed in any coverage, condition or definition in such policy unless it is approved by the commissioner after public notice and hearing in accordance with the procedure established for the promulgation of regulations pursuant to section two of chapter thirty A, and after notice of the proposed change has been given to the Financial Services Committee of the General Court which notice shall be no later than twenty-one days before the public hearing; nor if the commissioner notifies the company in writing that in his opinion the form of said policy does not comply with the laws of the commonwealth, specifying his reasons therefor, provided that he shall notify the company in writing of his approval or disapproval thereof, and provided further, that such action of the commissioner shall be subject to review by the supreme judicial court; nor if it contains any exceptions or exclusions as to specified accidents or injuries or causes thereof; nor unless it contains in substance the following provisions:-

21 SECTION 3. Sections 1 and 2 of this act shall apply to all motor vehicle liability policies
22 issued on or after six months from the effective date of this act.