

**SENATE . . . . . No. 460**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act TO FURTHER DEFINE UNFAIR AND DECEPTIVE ACTS AND PRACTICES IN THE BUSINESS OF INSURANCE..

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

1 SECTION1. Section 3 of Chapter 176D, as appearing in the 2006 Official Edition, is  
2 hereby amended by adding after subsection (12), the following subsection :-

3 (13) Inaccurate premium quotations: Providing premium quotations, in any manner,  
4 including, but not limited to, in writing, verbally or electronically, which do not provide an  
5 accurate premium for the risk being quoted. When quoting private passenger automobile  
6 insurance, the quote must reflect surcharges for convictions of moving violations and at-fault  
7 accidents as maintained by the Massachusetts Merit Rating Board and/or other state’s Divisions  
8 of Motor Vehicles.