

**HOUSE . . . . . No. 887**

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**The Commonwealth of Massachusetts**

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PRESENTED BY:

***Michael A. Costello***

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*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 relative to the property damage threshold for surchargeable incidents.

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PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Michael A. Costello</i>	<i>1st Essex</i>	<i>1/16/2013</i>

**HOUSE . . . . . No. 887**

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By Mr. Costello of Newburyport, a petition (accompanied by bill, House, No. 887) of Michael A. Costello for legislation relative to the property damage threshold for surchargeable incidents. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 460 OF 2011-2012.]

**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Thirteen**  
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An Act relative to the property damage threshold for surchargeable incidents.

*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 183 of chapter 6 of the General Laws, as appearing in the 2008  
2 Official Edition, is hereby amended by striking out the fourth sentence of the first paragraph in  
3 lines 6 to 13, inclusive, and inserting in place thereof the following sentence: - The board shall  
4 formulate and administer a plan for the compiling, gathering and disseminating of information,  
5 operator records and histories, and such other data as it deems necessary or appropriate  
6 pertaining to motor vehicle accidents, claims under motor vehicle policies and motor vehicle  
7 violations in order to facilitate the implementation and operation of the safe driver insurance plan  
8 provided in section one hundred and thirteen B of chapter one hundred and seventy-five or a  
9 merit rating plan of an insurer filed with the commissioner of insurance.

10           SECTION 2. Section 183 of chapter 6 of the General Laws, as so appearing, is hereby  
11 further amended by inserting after the word "insurer" in line 20 of the following sentences: - For  
12 motor vehicle insurance purposes, as pertains to an at-fault accident claim, a major accident shall  
13 be an accident wherein the claim payment, exclusive of any deductible, exceeds \$3,000 under  
14 either: property damage liability coverage; collision coverage; limited collision coverage; or for  
15 accidents occurring on or after January 1, 2006, bodily injury liability coverage if there is neither  
16 a surchargeable property damage liability coverage claim, nor a surchargeable collision coverage  
17 claim, or as a result of the incident with the bodily injury liability coverage claim.

18           A minor accident shall be an accident wherein the claim payment, exclusive of any  
19 deductible, exceeds \$1,000, but no more than \$3,000 under either: property damage liability  
20 coverage; collision coverage; limited collision coverage, or for accidents occurring on or after  
21 January 1, 2006, bodily injury liability coverage if there is neither a surchargeable property  
22 damage liability coverage claim, nor a surchargeable collision coverage claim, or as a result of  
23 the incident with the bodily injury liability coverage claim.