

HOUSE No. 3245

The Commonwealth of Massachusetts

PRESENTED BY:

Peter J. Durant

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 automobile insurance companies.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: | DATE ADDED: |
|--------------------------|-----------------------|------------------|
| <i>Peter J. Durant</i> | <i>6th Worcester</i> | <i>1/16/2015</i> |
| <i>Joseph D. McKenna</i> | <i>18th Worcester</i> | <i>3/23/2015</i> |

HOUSE No. 3245

By Mr. Durant of Spencer, a petition (accompanied by bill, House, No. 3245) of Peter J. Durant and Joseph D. McKenna relative to the motor vehicle insurance classifications of risks for surchargeable incidents. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Eighty-Ninth General Court
(2015-2016)**

An Act relative to automobile insurance companies.

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 113B of chapter 175 of the General laws, as appearing in the 2012
2 Official Edition, is hereby amended by adding the following paragraph:-

3 The commissioner shall not fix or establish any private passenger motor vehicle
4 insurance rates, premium charges, premium adjustments or classifications of risks based, in
5 whole or in part, on the city or town where an accident or a surchargeable incident occurs or the
6 rate of occurrence or prevalence of accidents or surchargeable incidents within such city or town;
7 provided, however, the commissioner may fix or establish private passenger motor vehicle
8 insurance rates, premium charges, premium adjustments or classifications of risks based on the
9 city or town where drivers who were involved in accidents or surchargeable incidents
10 permanently reside.

11 SECTION 2. Subsection (d) of section 4 of chapter 175E of the General Laws, as so
12 appearing, is hereby amended by adding the following paragraph:-

13 For motor vehicle insurance rates, risks shall not be grouped based on the city or town
14 where an accident or surchargeable incident occurs or the rate of occurrence or prevalence of
15 accidents or surchargeable incidents within such city or town; provided, however, risks may be
16 grouped based on the city or town where drivers who were involved in accidents or
17 surchargeable incidents permanently reside.