

**HOUSE . . . . . No. 960**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

***William J. Driscoll, Jr.***

*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 expanding automobile insurance coverage options to include the diminished value of automobiles.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>William J. Driscoll, Jr.</i>	<i>7th Norfolk</i>	<i>1/7/2019</i>
<i>Carlos González</i>	<i>10th Hampden</i>	<i>1/24/2019</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>1/25/2019</i>
<i>Gerard J. Cassidy</i>	<i>9th Plymouth</i>	<i>1/30/2019</i>
<i>Daniel R. Cullinane</i>	<i>12th Suffolk</i>	<i>2/1/2019</i>
<i>Daniel J. Hunt</i>	<i>13th Suffolk</i>	<i>1/29/2019</i>
<i>Daniel J. Ryan</i>	<i>2nd Suffolk</i>	<i>2/1/2019</i>
<i>José F. Tosado</i>	<i>9th Hampden</i>	<i>1/31/2019</i>

**HOUSE . . . . . No. 960**

By Mr. Driscoll of Milton, a petition (accompanied by bill, House, No. 960) of William J. Driscoll, Jr., and others that automobile insurance coverage options include the diminished value of vehicles. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 588 OF 2017-2018.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
In the One Hundred and Ninety-First General Court  
(2019-2020)  
\_\_\_\_\_

An Act expanding automobile insurance coverage options to include the diminished value of automobiles.

*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 34O (2) of Chapter 90 of the General Laws is hereby amended by  
2 deleting the twelfth paragraph, and inserting, in place thereof, the following:-

3 Subject to such stated limits and conditions, exclusions, and limitations as may be  
4 approved by the commissioner, the insurer shall offer additional coverage, optional to the  
5 insured, for resulting loss of use of the insured vehicle, or diminished value of the insured  
6 vehicle resulting from a collision at the fault of an identified negligent third party.

7 SECTION 2. Section 34O (2) of chapter 90 of the General Laws is hereby further  
8 amended by deleting the fourteenth paragraph, and inserting in place thereof, the following:-

9                   Notwithstanding the previous paragraph or any other law, an insurer shall file a  
10 plan for approval by the commissioner providing for direct payment by the insurer to the insured  
11 for the loss of or damage to the insured motor vehicle, or diminished value of the insured vehicle  
12 resulting from a collision at the fault of an identified negligent third party, under collision  
13 coverage or limited collision coverage policies prior to receipt by the insurer of a claim form  
14 from the insured stating that the repair work described in an appraisal made pursuant to  
15 regulations promulgated by the auto damage appraisers licensing board has been completed.  
16 Such plan shall not be approved unless it: (a) provides for a procedure acceptable to the  
17 commissioner to resolve any dispute between the insured and the insurer as to the adequacy of  
18 the payment; (b) provides for adequate disclosure to the insured of his or her rights hereunder;  
19 and (c) contains such other terms and conditions as the commissioner shall prescribe.