

# HOUSE . . . . No. 892

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By Mr. Kaplan of Boston, petition of Charles Kaplan for establishing a merit-rating system for fixing premiums for compulsory motor vehicle liability insurance. Insurance.

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## The Commonwealth of Massachusetts

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In the Year One Thousand Nine Hundred and Fifty-Two.

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### AN ACT ESTABLISHING A MERIT-RATING SYSTEM FOR FIXING PREMIUMS FOR COMPULSORY MOTOR VEHICLE LIABILITY 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 Notwithstanding any contrary provision of general  
2 or special law, the commissioner of insurance is hereby  
3 authorized, empowered and directed to establish a  
4 new and revised system for fixing premiums for com-  
5 pulsory motor vehicle liability insurance, said system  
6 to be based upon a merit-rating of each individual  
7 registered motor vehicle owner. Said system shall  
8 classify all such owners into four classes, depending  
9 upon the accident-experience of motor vehicles regis-  
10 tered to them during the preceding five years, and shall  
11 provide for a sliding scale of premium rates, to the end  
12 that an owner of an accident-free motor vehicle shall  
13 pay a lower premium for compulsory insurance pro-  
14 tection than owners of motor vehicles involved in  
15 one or more accidents during such period. There

16 shall be established, within the department of insur-  
17 ance, a state premium rating board, consisting of five  
18 persons, of which the commissioner shall be a member  
19 and the chairman, who shall keep and study accident  
20 records of all motor vehicles registered to such owners,  
21 correlate the same annually, make said classifications  
22 of registered owners, and supervise the functioning of  
23 said system.

24 Any person aggrieved by the classification assigned  
25 to him by said board may appeal, within ten days of  
26 notice to him of the same, to the superior court  
27 sitting in the county of his residence, which said court,  
28 after hearing, may order his classification changed by  
29 said board.