
To accompany the petition of American Automobile Association, by Robert S. Kretschmar, for legislation to require compulsory insurance protection for each licensed operator, to make the licensed operator the insurable entity and to make certain changes in the insurance merit rating system. Insurance.

The Commonwealth of Massachusetts

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

AN ACT TO REQUIRE COMPULSORY INSURANCE PROTECTION FOR EACH LICENSED OPERATOR, INSTEAD OF EACH MOTOR VEHICLE, MAKING THE LICENSED OPERATOR, NOT THE MOTOR VEHICLE THE INSURABLE ENTITY, ELIMINATING INEQUITIES AND MAKING CONSTRUCTIVE CHANGES IN THE INSURANCE MERIT RATING SYSTEM.

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

- 1 The compulsory insurance law shall be changed to re-
- 2 quire every licensed motor vehicle operator to insure
- 3 himself or herself against liability to pay damages to
- 4 others for bodily injuries, including death resulting from
- 5 his or her operation of any motor vehicle, limits of such
- 6 insurance to be at least five thousand dollars on account
- 7 of injury to, or death of, any one person, and at least
- 8 ten thousand dollars on account of any one accident re-
- 9 sulting in injury to, or death of, more than one person.
- 10 Each motor vehicle owner shall be required to have
- 11 insurance to indemnify or protect him when his motor
- 12 vehicle is beng operated by some one else.
- 13 In order to give each licensed operator the benefit of
- 14 an insurance rate commensurate with his or her individ-
- 15 ual driving record, it is suggested that when establishing

16 rates for each licensed operator, the insurance commis-
17 sioner take into consideration the following factors:—

18 First, the seven-risk classification system used in other
19 states which takes into account the number of miles
20 driven in a year, the type of driving, whether business
21 or pleasure, etc.

22 Second, only those points charged by the Registrar of
23 motor vehicles (under the highway safety act, chapter
24 90A, acts of nineteen hundred and fifty-three) for acci-
25 dent involvement, that is negligence or contributory
26 negligence in an accident. Points charged against the
27 operator's license for violation of traffic laws when no
28 accident is the direct result should not be included in
29 the consideration of insurance rates.

30 Third, the licensed operator's place of residence and/or
31 the community in which the operator does most of his
32 driving.

33 It is the responsibility of each licensed operator of a
34 motor vehicle to provide himself with the insurance pro-
35 tection required by this act. His or her privilege or li-
36 cense to operate motor vehicles on the public highways
37 of the commonwealth shall be contingent on his or her
38 providing such insurance protection. Failure to com-
39 ply with the provision will result in revocation of the
40 operator's license and other severe penalties established
41 by the general court.