
By Mr. Della Russo, a petition of Harry Della Russo for legislation to require compulsory liability insurance for each licensed operator of a motor vehicle. Insurance.

The Commonwealth of Massachusetts

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

AN ACT REQUIRING COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE FOR EACH LICENSED OPERATOR, INSTEAD OF EACH MOTOR VEHICLE, THEREBY ESTABLISHING JUST AND REASONABLE INSURANCE RATES FOR INDIVIDUALS.

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. Chapters 90 and 175 of the General Laws, as
2 amended, are hereby further amended as they relate to compul-
3 sory motor vehicle liability insurance by striking out any and
4 all references to the requirements that the owner of a motor
5 vehicle shall buy liability insurance on the vehicle against dam-
6 ages in the minimum amount of five thousand dollars for death
7 or injury to one person in any one accident upon the ways of
8 the commonwealth, and in the minimum amount of ten thou-
9 sand dollars for death or injury to more than one person in any
10 one accident.

11 In place thereof shall be the requirement that a licensed oper-
12 ator shall not operate a motor vehicle on the ways of Massachu-
13 setts unless he or she obtains similar liability insurance. The
14 licensee shall carry while operating a motor vehicle evidence
15 of such insurance. Each motor vehicle owner shall be required
16 to have insurance to indemnify or protect him when his motor
17 vehicle is being operated by someone else.

18 The insurance companies are authorized to set anniversary
19 dates of liability policies at various times of the year and to
20 write policies for periods of three and five years. The resultant
21 savings in administrative costs shall be passed on to the policy-
22 holders.

1 SECTION 2. The commissioner of insurance shall establish
2 insurance rates for licensed operators based upon the personal
3 driving record of the licensee and shall establish proper classi-
4 fications for the purpose of making these rates adequate, just,
5 reasonable and non-discriminatory.

1 SECTION 3. The rates charged shall reflect, as accurately as
2 possible, the true accident and claim experience of each licensee,
3 so that the good driver will receive a lower rate based upon
4 fewer accidents and insurance claims, while the poor driver
5 shall receive a higher rate based upon more accidents and
6 claims.

1 SECTION 4. All commercial vehicles, as defined in chapter
2 ninety, shall carry liability insurance as set forth in chapters
3 ninety and one hundred and seventy-five. The licensee's driv-
4 ing experience while operating a commercial vehicle shall not
5 be considered in the determination of his or her personal driv-
6 ing record nor when establishing his or her insurance rate for
7 operation of a non-commercial vehicle.