

By Mr. Catino of Medford, petition of Michael Catino that insurance policies insuring against physical damage to motor vehicles be required to contain provisions for arbitration in case of possible dispute. Insurance.

The Commonwealth of Massachusetts

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

**AN ACT PROVIDING FOR AN ARBITRATION PROVISION IN POLICIES
INSURING AGAINST PHYSICAL DAMAGE TO MOTOR VEHICLES OF
THE ASSURED.**

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

1 Chapter 175 of the General Laws is hereby amended by
2 striking out section 191A, as inserted by chapter 793 of the
3 acts of 1960, and inserting in place thereof the following:—
4 *Section 191A.* No company shall issue a policy or contract
5 which insures against physical damage to a motor vehicle of the
6 assured unless said policy contains in substance the following
7 provision:— In case of loss under this policy and a failure of
8 the parties to agree as to the amount of loss within sixty days
9 after proof of loss to the company or its agent it is mutually
10 agreed that the amount of such loss shall be referred to three
11 disinterested persons, the company and the assured each choos-
12 ing one out of three persons to be named by the other and the
13 two so chosen selecting the third; that the award shall be in
14 writing signed by a majority of the referees, and shall be con-
15 clusive and final upon the company and the assured as to the
16 amount of loss or damage; that such reference, unless waived
17 by the company and the assured, shall be a condition precedent
18 to any right of action in law or equity to recover for such loss;
19 and that no person shall be chosen or act as a referee, over the
20 objection of the company or the assured, who has acted in a like
21 capacity within four months.

The Government of the State

In the Year 1850, the Government of the State

The Government of the State is organized in accordance with the provisions of the Constitution, and is divided into three departments, to-wit: the Executive, the Legislative, and the Judicial.

The Executive Department is vested in the Governor, who is elected by the people for a term of four years, and is authorized to execute the laws of the State, and to command the militia.

The Legislative Department is vested in the General Assembly, which consists of the Senate and the House of Representatives. The Senate is composed of members elected by the people for a term of four years, and the House of Representatives is composed of members elected by the people for a term of two years.

The Judicial Department is vested in the Supreme Court, which is composed of three Justices, and in the Inferior Courts, which are composed of Justices of the Peace and County Courts. The Justices of the Peace are elected by the people for a term of two years, and the County Courts are elected by the people for a term of four years.

The Governor is authorized to appoint and remove all officers of the State, and to grant pardons and commutations of punishment. He is also authorized to call the General Assembly into special session, and to adjourn the same.

The General Assembly is authorized to pass laws, and to appropriate money for the public use. It is also authorized to impeach and remove any officer of the State, and to grant pardons and commutations of punishment.

The Supreme Court is authorized to hear and determine all cases at law and in equity, and to issue writs of habeas corpus, certiorari, and mandamus. It is also authorized to review the decisions of the Inferior Courts.

The Inferior Courts are authorized to hear and determine all cases at law and in equity, and to issue writs of habeas corpus, certiorari, and mandamus. They are also authorized to review the decisions of the Justices of the Peace.

The Justices of the Peace are authorized to hear and determine all cases at law and in equity, and to issue writs of habeas corpus, certiorari, and mandamus. They are also authorized to review the decisions of the County Courts.