

By Mr. Brett of Boston, petition of James T. Brett that the Commissioner of Insurance be authorized to establish a compulsory liability insurance system for aircraft. Insurance.

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**The Commonwealth of Massachusetts**

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In the Year One Thousand Nine Hundred and Ninety.

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AN ACT AUTHORIZING THE COMMISSIONER OF INSURANCE TO ESTABLISH  
A COMPULSORY LIABILITY INSURANCE SYSTEM FOR AIRCRAFTS.

*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 39 of chapter 90 of the General Laws  
2 is hereby amended by inserting at the end thereof the following  
3 paragraph: —

4 The commissioner shall cooperate with the commissioner of  
5 insurance in establishing a compulsory comprehensive system of  
6 liability insurance for the operation of private small and medium  
7 sized aircrafts in the commonwealth. Said system shall include  
8 protection of the public against aircraft, as may be licensed by  
9 the commission which cause damage and injury to persons and  
10 private property.

1 SECTION 2. Chapter 175 of the General Laws is hereby  
2 amended by inserting after section 113R the following section: —

3 Section 113S. The commissioner shall, annually on or before  
4 December first, after due hearing and investigation, fix and  
5 establish fair and reasonable classifications of risks, including  
6 classification of risks based on factors supplied to him by the  
7 aeronautics commission, adequate, just, reasonable and non-  
8 discriminatory premium charges to be used and charged by  
9 companies in connection with the issue or execution of aircraft  
10 liability policies or bonds for the ensuing calendar years or any  
11 part thereof.

12 The commissioner upon the basis of information so supplied  
13 and filed by the aeronautics commission shall determine whether  
14 insurance companies utilize adequate programs to control costs  
15 and expenses, in accordance with standards determined and  
16 approved by the commissioner in consultation with the  
17 aeronautics commission. The commissioner may, in establishing  
18 such a compulsory comprehensive system, use the laws and  
19 methods developed under the compulsory motor vehicle liability  
20 insurance system as appropriate and relevant.

21 Any such system developed by the commissioner under the  
22 provisions of this section shall first be filed with the clerk of the  
23 house of representatives and the senate and shall not take effect  
24 until ninety days after such filing.