

HOUSE No. 1473

By Mr. Everberg of Woburn, petition of William Doyle for regulation by the Commissioner of Insurance of premiums for motor vehicle risks and of classifications of such risks. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Thirty-Eight.

AN ACT PROVIDING FOR THE REGULATION BY THE COMMISSIONER OF INSURANCE OF PREMIUMS FOR MOTOR VEHICLE RISKS AND OF CLASSIFICATIONS OF SUCH RISKS.

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 one hundred and seventy-five of the Gen-
2 eral Laws is hereby amended by adding thereto the
3 following section:—

4 *Section 7.* The commissioner shall require all in-
5 surance companies authorized to transact business in
6 this commonwealth under clause six, subdivision (b),
7 of section forty-seven of this chapter to file with the
8 commissioner its classifications of motor vehicle risks
9 and premiums relating thereto and subsequent pro-
10 posed motor vehicle classifications or premiums,
11 which shall not take effect until approved by the
12 commissioner as reasonable and nondiscriminatory
13 classifications and adequate, reasonable and nondis-

14 criminatory premiums for the risks to which they
15 respectively apply. The classifications so approved
16 shall be uniform for all insurance companies. The
17 commissioner may approve a system or systems of
18 experience or merit rating for motor vehicle risks. No
19 insurance company shall use or charge classifications
20 or premiums not approved by the commissioner under
21 this section. The commissioner may withdraw his
22 approval. Upon petition of a company or of any other
23 party aggrieved the action of the commissioner under
24 this section shall be subject to review by the supreme
25 judicial court. Whoever violates any provision of
26 this section shall be punished by a fine of not more
27 than one thousand dollars for each offence.