

By Mr. Saggese of Winthrop, petition of Alfred E. Saggese, Jr., relative to requiring the setting of automobile insurance rates for a two-year period. Insurance.

The Commonwealth of Massachusetts

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

AN ACT REQUIRING THE SETTING OF AUTOMOBILE INSURANCE RATES FOR A TWO-YEAR PERIOD.

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. The first paragraph of section 113B of chapter
2 175 of the General Laws, as amended by section 1 of chapter 622
3 of the acts of 1986 is hereby further amended by striking out the
4 first sentence and inserting in place thereof the following
5 sentence:—

6 The commissioner shall in every even numbered year on or
7 before July first after due hearing and investigation, fix and
8 establish fair and reasonable classifications of risks, including
9 classifications of risks based on accident involvement and
10 adequate, just, reasonable and nondiscriminatory premium
11 charges to be used and charged by companies in connection with
12 the issue or execution of motor vehicle liability policies or bonds,
13 both as defined in section thirty-four A of chapter ninety, for the
14 ensuing two calendar years or any part thereof.

1 SECTION 2. The thirteenth paragraph of said section 113B of
2 said chapter 175, as appearing in the 1984 Official Edition, is
3 hereby amended by striking out the first sentence and inserting
4 in place thereof the following sentence:—

5 The commissioner shall in every even numbered year on or
6 before July first after due hearing and investigation, fix and
7 establish adequate, just, reasonable and nondiscriminatory

8 premium charges to be used and charged by companies in
9 connection with the issue or execution of liability policies or
10 bonds, for the ensuing two calendar years or any part thereof,
11 which provide indemnity for or protection to the insured or to
12 the obligor and any person responsible for the operation of the
13 motor vehicle of the insured or of the obligor with this express
14 or implied consent against loss by reason of the liability to pay
15 damages to others for bodily injuries, including death at any time
16 resulting therefrom, or for injury to or destruction of property
17 of others, or consequential damages consisting of expenses
18 incurred by a husband, wife, parent or guardian for medical,
19 nursing, hospital or surgical services in connection with or on
20 account of such bodily injuries or death, sustained during the term
21 of such policy or bonds by a guest occupant of such motor vehicle,
22 as defined in section thirty-four A of chapter ninety, and arising
23 out of the ownership, operation, maintenance, control or use upon
24 the ways of the commonwealth of such motor vehicle; provided,
25 that the parties to any such policy or bond may contract for the
26 payment of a higher premium charge than that fixed and estab-
27 lished as aforesaid.