

By Mr. Cole of Lexington, petition of the Massachusetts Division of the American Automobile Association and Lincoln P. Cole, Jr., for requiring compulsory motor vehicle liability insurance for each licensed operator instead of for each motor vehicle. Insurance.

The Commonwealth of Massachusetts

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

AN ACT TO REQUIRE 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 com-
3 pulsory motor vehicle liability insurance by striking out any
4 and 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 thousand
9 dollars for death or injury to more than one person in any one
10 accident.

11 In place thereof shall be the requirement that a licensed op-
12 erator shall not operate a motor vehicle on the ways of Massa-
13 chusetts unless he or she obtains similar liability insurance.
14 The licensee shall carry while operating a motor vehicle evi-
15 dence of such insurance.

16 The insurance companies are authorized to set anniversary
17 dates of liability policies at various times of the year and to
18 write policies for periods of three and five years. The resultant
19 savings shall be passed on to the policy holders.

1 SECTION 2. The commissioner of insurance shall establish in-
2 surance rates for licensed operators based upon the personal driv-

3 ing record of the licensee and shall establish proper classifications
4 for the purpose of making these rates adequate, just, reasonable,
5 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 shall
5 receive a higher rate based upon more accidents and 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 driving
6 record nor when establishing his other insurance rate for opera-
7 tion of a non-commercial vehicle.