

# HOUSE . . . . No. 1048

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By Mr. Kaplan of Boston, petition of Charles Kaplan for providing a demerit rating under the compulsory motor vehicle liability insurance law. Insurance.

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## The Commonwealth of Massachusetts

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

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AN ACT PROVIDING FOR DEMERIT RATING, SO CALLED,  
UNDER THE COMPULSORY MOTOR VEHICLE LIABILITY  
INSURANCE LAW.

*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 commissioner of insurance shall  
2 prepare and publish rules and regulations in accord-  
3 ance with which the registrar of motor vehicles shall  
4 classify car owners who have been responsible for  
5 accidents or have otherwise conducted themselves in  
6 such a way as to call for classification for the pur-  
7 poses of demerit rating under the compulsory motor  
8 vehicle liability insurance law of the commonwealth.  
9 Car owners shall be classified in class A, or class B  
10 according to the seriousness of the accidents for which  
11 they have been responsible. The registrar shall accept  
12 no certificate of insurance nor any surety company  
13 bond unless such certificate or bond shall show in such  
14 manner as said rules provide that the premiums for

15 the insurance certified or for such bond have been  
16 charged and paid as follows:— for class A the ap-  
17 proved minimum rate plus twenty-five per cent; for  
18 class B the approved minimum rate plus fifty per  
19 cent.

20 Any insurance or surety company or any agent  
21 thereof who shall wilfully certify that there has been  
22 charged or paid a premium other than that actually  
23 charged and paid shall be fined not less than  
24 dollars nor more than                      dollars.

25 Car owners who have not been responsible for any  
26 accident shall be entitled to the approved minimum  
27 rate until they become responsible for an accident and  
28 are classified in said class A or class B.

1 SECTION 2. The rules and regulations above called  
2 for shall also specify the conditions and procedure  
3 under which any person classified in any one of the  
4 two classes mentioned may, after the expiration of  
5 twelve months from such classification, without fur-  
6 ther fault apply for reclassification in the next less  
7 serious class, or for elimination of his classification if  
8 he has been placed in class A. Such rules shall also  
9 provide for reclassification by the registrar of any  
10 classified person who shall commit an additional  
11 offence or be responsible for such other accident in  
12 addition to the one which caused the original classifi-  
13 cation. Any person aggrieved by any classification  
14 of the registrar may apply for reclassification or elimi-  
15 nation of classification to the appeal board in the  
16 division of insurance.