

# HOUSE . . . . . No. 1532

By Mr. Marzilli of Arlington, petition of J. James Marzilli, Jr., relative to insurance premiums for high risk vehicles. Financial Services.

## The Commonwealth of Massachusetts

In the Year Two Thousand and Five.

AN ACT RELATIVE TO INSURANCE PREMIUMS FOR HIGH RISK VEHICLES.

*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 113B of chapter 175 of the General Laws, as appearing  
2 in the 2002 Official Edition, is hereby amended by inserting after  
3 paragraph seven the following new paragraph:—

4 In fixing and establishing classifications of risks, the commis-  
5 sioner may provide for appropriate increases in premium charges  
6 for relevant coverages if he finds that certain vehicles cause more  
7 damage to other vehicles, or cause greater bodily injury to the  
8 occupants of the other vehicles. In analyzing the propensity of a  
9 vehicle to cause more damage to other vehicles or to cause greater  
10 bodily injury to occupants of other vehicles, the Commissioner  
11 shall, among other factors determined by the Commissioner,  
12 examine horsepower to vehicle weight ratios and horsepower to  
13 vehicle occupancy capacity.

