

# HOUSE . . . . . No. 5238

By Mr. Keating of Sharon, petition of William R. Keating and another for legislation to define the principal operator of a motor vehicle. Insurance.

## The Commonwealth of Massachusetts

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

### AN ACT RELATIVE TO RATES CHARGED BY AUTOMOBILE INSURANCE COMPANIES TO CERTAIN INEXPERIENCED DRIVERS.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Notwithstanding any contrary provision of law, in determining  
2 the classification standards for setting rates for motor vehicle  
3 liability insurance policies, insurance companies shall determine  
4 which operators under a policy are principal or occasional opera-  
5 tors. A principal operator shall be defined, for the purposes of this  
6 act, as the person who operates the insured vehicle more than any  
7 other listed operator. If the combined operation of the insured  
8 vehicle by inexperienced operators exceeds that of experienced  
9 operators, the classification used for the inexperienced operator  
10 classification shall apply; provided, however, that if the number of  
11 inexperienced operators exceeds the number of automobiles so  
12 insured, the highest inexperienced operator classification shall  
13 apply. For the purposes of this act "inexperienced operator" shall  
14 be defined by the Massachusetts private passenger automobile  
15 insurance manual.

