

**HOUSE . . . . . No. 3562**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

**Michael J. Rodrigues**

---

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act to further define unfair and deceptive acts and practices in the business of insurance.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Michael J. Rodrigues	8th Bristol
Angelo J. Puppolo, Jr.	12th Hampden
Rosemary Sandlin	3rd Hampden

# The Commonwealth of Massachusetts

In the Year Two Thousand and Nine

AN ACT TO FURTHER DEFINE UNFAIR AND DECEPTIVE ACTS AND PRACTICES IN THE BUSINESS OF INSURANCE.

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

1                   SECTION1. Section 3 of Chapter 176D, as appearing in the 2006 Official  
2 Edition, is hereby amended by adding after subsection (12), the following subsection :-  
3                   (13) Inaccurate premium quotations: Providing premium quotations, in any manner,  
4 including, but not limited to, in writing, verbally or electronically, which do not provide an  
5 accurate premium for the risk being quoted. When quoting private passenger automobile  
6 insurance, the quote must reflect surcharges for convictions of moving violations and at-fault  
7 accidents as maintained by the Massachusetts Merit Rating Board and/or other state's Divisions  
8 of Motor Vehicles.