

**HOUSE . . . . . No. 856**

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The Commonwealth of Massachusetts

PRESENTED BY:

***Garrett J. Bradley***

*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 protect consumers in the issuance of automobile insurance policies and bonds.

PETITION OF:

NAME:

DISTRICT/ADDRESS:

*Garrett J. Bradley*

*3rd Plymouth*

*Eugene L. O'Flaherty*

*2nd Suffolk*

**HOUSE . . . . . No. 856**

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By Mr. Bradley of Hingham, a petition (accompanied by bill, House, No. 856) of Garrett J. Bradley and Eugene L. O'Flaherty for legislation to provide information to consumers in the issuance of automobile insurance policies and bonds. Financial Services.

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The Commonwealth of Massachusetts

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In the Year Two Thousand Thirteen  
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An Act to protect consumers in the issuance of automobile insurance policies and bonds.

*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: No motor vehicle liability policy shall be issued or delivered in the  
2 Commonwealth unless the content of said policy addressing coverage which is either compulsory  
3 in the Commonwealth or is optional but must be offered for sale to a policyholder, conforms to a  
4 standardized uniform policy text approved by the Commissioner.

5 SECTION 2. Section 113A of chapter 175 of the General Laws, as appearing in the 2010  
6 Official Edition, is hereby amended by striking out lines 1 through 14 and inserting in place  
7 thereof the following:

8 No motor vehicle liability policy as defined in section thirty-four A of chapter ninety  
9 shall be issued or delivered in the commonwealth, or changed in any coverage, condition or  
10 definition in such policy unless it is approved by the commissioner after public notice and  
11 hearing in accordance with the procedure established for the promulgation of regulations  
12 pursuant to section two of chapter thirty A, and after notice of the proposed change has been  
13 given to the Financial Services Committee of the General Court which notice shall be no later  
14 than twenty-one days before the public hearing; nor if the commissioner notifies the company in  
15 writing that in his opinion the form of said policy does not comply with the laws of the  
16 commonwealth, specifying his reasons therefor, provided that he shall notify the company in  
17 writing of his approval or disapproval thereof, and provided further, that such action of the  
18 commissioner shall be subject to review by the supreme judicial court; nor if it contains any  
19 exceptions or exclusions as to specified accidents or injuries or causes thereof; nor unless it  
20 contains in substance the following provisions:-

21           SECTION 3. Sections 1 and 2 of this act shall apply to all motor vehicle liability policies  
22 issued on or after six months from the effective date of this act.