

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Buoniconti, Stephen (SEN)

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: |
|---------------------------|------------------------------|
| Buoniconti, Stephen (SEN) | Hampden |
| Michael R. Knapik | Second Hampden and Hampshire |

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 SECTION 1. Section 3 of Chapter 176D, as appearing in the 2006 Official Edition, is
2 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.