

Fact Sheet

Red Light Running - 2

H.1112 An Act Relative to Red Light Cameras

The problem: Potential increases in insurance premiums based on violations documented by red light cameras

Proposals for cameras to document red light violations may result in increased insurance premiums if not explicitly recognized and included in legislation.

Need for legislation in Massachusetts

- Red light camera violations are new to the state.
- Unless constrained, insurance premiums may increase when violations are known.

Bill summary

Adds language exempting violations of traffic control devices using red light cameras in Section 113B of Chapter 175, "Insurance," line 91, as follows (proposed additional language in italics):

The safe driver insurance plan shall provide for a series of driver classifications based upon driving record that shall reflect individual driving experience. The plan shall provide for upward premium adjustments for drivers who in the preceding 5 year period have accumulated 3 or more unsafe driver points based on 1 or more of the following surchargeable incidents: at-fault accidents, convictions of moving violations of motor vehicle laws, *except violations of traffic control devices that involve the implementation of red light cameras, so-called,* ...

Note: Four other locations in the Chapter will need the same text change.