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DIVISION OF INSURANCE

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LINDA RUTHARDT
COMMISSIONER OF INSURANCE

Bulletin No. 2002-01

To: All Massachusetts Private Passenger Automobile Insurers

From: Linda Ruthardt, Commissioner of Insurance

Date: January 7, 2002

Re: Requiring Massachusetts' Drivers' Licenses

We have received complaints that insurers are refusing to issue automobile policies to individuals who have not obtained Massachusetts' drivers' licenses. Massachusetts' insurance law does not require that a person have a Massachusetts driver's license in order to purchase or renew private passenger automobile insurance.

While we understand the need insurers have to ascertain the "Step" of drivers listed on the applications, there will be times when the premium calculation may have to be made from other than the records available from the Merit Rating Board. Examples include, but are not limited to:

*Those who may be physically unable to drive, but own a vehicle that is driven by family members or personal care attendants.

*Those working temporarily who are not US citizens, but have an international driver's license which is acceptable under Massachusetts' law.

*Those who have suspended licenses, but have a car loan, and need to maintain insurance.

*Those who are not US citizens, but are in the Commonwealth assigned to foreign embassies and consulates, and who own/lease a vehicle registered in Massachusetts in their own name.

Companies may not refuse to issue policies solely because no driver listed on the application has a Massachusetts driver's license. Furthermore, an insurer who sends a policyholder a notice of non-renewal that misstates the requirements for a driver's license as a condition for purchasing motor vehicle insurance may be exposed to liability for violations of G.L. c. 176D. Any questions about the requirements for obtaining a Massachusetts license, about driving with a license from any other jurisdiction or about documentation presented to the insurer relative to a motor vehicle operator's license, should be directed to the Registry of Motor Vehicles.

***If you any questions regarding this bulletin, please contact Victor Fanikos, 617-521-7314.**