



Insurance Insight

Your window into understanding your insurance needs

MA Auto News: Safe Driving Law Now in Effect

Safe Driving Law Summary

The Safe Driving Law becomes effective in Massachusetts on September 30, 2010. The law creates a series of new violations, which the RMV Division, MassDOT IT staff and the Merit Rating Board are working to program and implement. These new violations include:

1. Ch 90/8M- Use of a Mobile Phone or Mobile Electronic Device by a Junior Operator - Civil Offense - No Surcharge

(Mobile electronic device includes mobile telephone, text messaging device, paging device, PDA, laptop computer, electronic equipment capable of playing video games or video disks or can take/transmit digital photographs or can receive a television broadcast. Mobile electronic device does not include any equipment permanently or temporarily installed to provide navigation, emergency assistance or rear seat video entertainment. Reporting an emergency is the only exception. Drivers are encouraged to pull over and stop the vehicle to report the emergency.)

- 1st offense—\$100 fine, 60 day suspension & attitudinal course
- 2nd offense—\$250, 180 day license suspension
- 3rd or subsequent offense—\$500, 1 year suspension

2. Use of a Mobile Phone by a Public Transport Motor Vehicle Operator - Civil Offense - No insurance surcharge

- \$500 assessment each offense

3. Use of a Mobile Phone by a Public Transport Non-Motor Vehicle Operator Civil Offense-No insurance surcharge (MBTA Trolley)

- \$500 assessment each violation

4. Improper Use of a Mobile Phone by Operators 18 and Over - Civil Offense - No insurance surcharge

(One hand must be on the steering wheel at all times, no use of device can interfere with driving)

- 1st offense—\$35 assessment
- 2nd offense in 12 months—\$75 assessment
- 3rd offense in 12 months—\$150 assessment

5. Sending/Reading Text Messages - Civil Offense - No insurance surcharge

(Operators cannot use any mobile telephone to write, send, or read an electronic message including text messages, emails, and instant messages or to access the Internet while operating a vehicle. Law applies even if the vehicle is stopped in traffic.)

- 1st offense—\$100
- 2nd offense—\$250
- 3rd or subs offense—\$500

6. Negligent Operation & Injury from Mobile Phone Use - Criminal Offense - Insurance surcharge JOL Suspensions

- 1st offense—180-day suspension
- 2nd or subsequent offense within 3 years—1 year suspension
- \$500 reinstatement fee

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Over-18 suspensions

- 1st offense—60-day suspension
- 2nd or subsequent offense within 3 years—1 year suspension
- \$500 reinstatement fee

Getting to Know Circle



Bea Fortini is currently the vice president of Personal Lines for the agency. Bea has over 30 years in the industry with 21 years at Circle. She started her career working for Allstate Insurance in 1981, became a licensed agent in 1984, and made the transfer to Circle Insurance in 1989 when Allstate stopped selling insurance in Massachusetts. Bea excels at customer service and her knowledge of the industry is unparalleled. She's a true professional in every sense of the word from her outstanding work ethic and loyalty to her relationships with her clients. She has witnessed the evolution of insurance from the time before computerization to the technological advancement that we have in place today. Bea has seen the laws governing insurance change in Massachusetts, most recently with the deregulation of auto insurance market. She is an invaluable member of our team and has led by example in all areas of her life. It is with great honor that we recognize her and her contributions to the Circle family in this issue.

Insurance Tips: It's not just an Insurance Policy



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