

HOUSE No. 1064

The Commonwealth of Massachusetts

PRESENTED BY:

Frank A. Moran

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 adoption of the accompanying bill:

An Act relative to auto insurance costs for traditionally low-and moderate income communities.

PETITION OF:

| NAME: | DISTRICT/ADDRESS: | DATE ADDED: |
|----------------------------|--------------------------------|------------------|
| <i>Frank A. Moran</i> | <i>17th Essex</i> | <i>1/7/2019</i> |
| <i>Elizabeth A. Malia</i> | <i>11th Suffolk</i> | <i>1/25/2019</i> |
| <i>Daniel Cahill</i> | <i>10th Essex</i> | <i>1/23/2019</i> |
| <i>Mary S. Keefe</i> | <i>15th Worcester</i> | <i>1/24/2019</i> |
| <i>Josh S. Cutler</i> | <i>6th Plymouth</i> | <i>1/24/2019</i> |
| <i>José F. Tosado</i> | <i>9th Hampden</i> | <i>1/28/2019</i> |
| <i>Stephan Hay</i> | <i>3rd Worcester</i> | <i>1/30/2019</i> |
| <i>Carlos González</i> | <i>10th Hampden</i> | <i>1/30/2019</i> |
| <i>Diana DiZoglio</i> | <i>First Essex</i> | <i>1/31/2019</i> |
| <i>Russell E. Holmes</i> | <i>6th Suffolk</i> | <i>1/31/2019</i> |
| <i>James B. Eldridge</i> | <i>Middlesex and Worcester</i> | <i>1/31/2019</i> |
| <i>Denise Provost</i> | <i>27th Middlesex</i> | <i>1/31/2019</i> |
| <i>Marjorie C. Decker</i> | <i>25th Middlesex</i> | <i>2/1/2019</i> |
| <i>Daniel R. Cullinane</i> | <i>12th Suffolk</i> | <i>2/1/2019</i> |
| <i>Michael O. Moore</i> | <i>Second Worcester</i> | <i>2/1/2019</i> |
| <i>Gerard J. Cassidy</i> | <i>9th Plymouth</i> | <i>2/1/2019</i> |
| <i>Jon Santiago</i> | <i>9th Suffolk</i> | <i>2/1/2019</i> |
| <i>Claire D. Cronin</i> | <i>11th Plymouth</i> | <i>2/1/2019</i> |

| | | |
|------------------------------|----------------------------------|-----------------|
| <i>Sean Garballey</i> | <i>23rd Middlesex</i> | <i>2/1/2019</i> |
| <i>Bud L. Williams</i> | <i>11th Hampden</i> | <i>2/1/2019</i> |
| <i>Harriette L. Chandler</i> | <i>First Worcester</i> | <i>2/1/2019</i> |
| <i>Bruce E. Tarr</i> | <i>First Essex and Middlesex</i> | <i>2/1/2019</i> |
| <i>Nick Collins</i> | <i>First Suffolk</i> | <i>2/1/2019</i> |
| <i>Nika C. Elugardo</i> | <i>15th Suffolk</i> | <i>2/3/2019</i> |

HOUSE No. 1064

By Mr. Moran of Lawrence, a petition (accompanied by bill, House, No. 1064) of Frank A. Moran and others relative to motor vehicle insurance costs for low-and moderate income communities. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 3572 OF 2017-2018.]

The Commonwealth of Massachusetts

In the One Hundred and Ninety-First General Court
(2019-2020)

An Act relative to auto insurance costs for traditionally low-and moderate income communities.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 The commissioner of insurance shall conduct an investigation and study of the impact of
2 geographic location data in automobile insurance rate calculation. The commissioner shall
3 evaluate, at a minimum: (1) the automobile insurance premiums for each zip code in the
4 commonwealth; (2) the difference in automobile insurance premiums for drivers with equivalent
5 driving factors, such as accidents and miles driven per year, in low income, moderate income,
6 and high income zip codes; (3) the risk factors for each zip code in the commonwealth; and (4)
7 the discriminatory impact on drivers in low and moderate income zip codes. The commissioner
8 shall make recommendations and shall submit findings to the joint committee on transportation
9 and to the house and senate committees on ways and means not later than December 31, 2019.