

# HOUSE . . . . . No. 4643

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, April 16, 2020.

The committee on Financial Services, to whom was referred the petition (accompanied by bill, House, No. 973) of Michael J. Finn and others relative to motor vehicle insurance quotes, reports recommending that the accompanying bill (House, No. 4643) ought to pass.

For the committee,

JAMES M. MURPHY.

**HOUSE . . . . . No. 4643**

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
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An Act relative to fair and accurate motor vehicle insurance quotes.

*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 2 of chapter 90 of the General Laws, as appearing in the 2018  
2 Official Edition, is hereby amended by inserting after the seventh sentence the following  
3 sentence:- The registry of motor vehicles shall not provide a motor vehicle registration to a  
4 natural person until the registry of motor vehicles has confirmed the validity and status of said  
5 person’s driver’s license and certified that said person is in compliance with this chapter and  
6 with applicable rules and regulations promulgated by the registry of motor vehicles.

7           SECTION 2. Chapter 175 of the General Laws, as so appearing, is hereby amended by  
8 inserting after section 4F the following section:-

9           Section 4G. An insurer that utilizes an applicant’s Massachusetts driving history as a  
10 rating or underwriting factor for private passenger motor vehicle insurance in the  
11 commonwealth, a licensed insurance producer or third-party representative shall verify the  
12 applicant’s Massachusetts driving history through the use of the registry of motor vehicles  
13 database or a reliable third-party database prior to processing payment or issuing a policy, unless

14 said driving history is unavailable at the time of the initial inquiry due to a temporary website  
15 outage, service interruption or other circumstances beyond the control of the insurer, producer or  
16 third-party representative. When providing a private passenger automobile insurance quote, an  
17 insurer, licensed insurance producer or third-party representative shall provide a disclosure  
18 regarding the verification of an applicant's Massachusetts driving history.

19 SECTION 3. Section 4G of chapter 175 of the General Laws shall apply to all policies  
20 issued on or after January 1, 2021.