

**SENATE . . . . . No. 2777**

---

---

**The Commonwealth of Massachusetts**

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

SENATE, June 25, 2020.

The committee on Financial Services to whom was referred the petition (accompanied by bill, Senate, No. 641) of Michael J. Rodrigues, Paul A. Schmid, III, Steven S. Howitt, Carole A. Fiola and other members of the General Court for legislation relative to fair and accurate motor vehicle insurance quotes, reports the accompanying bill (Senate, No. 2777).

For the committee,  
James T. Welch

**SENATE . . . . . No. 2777**

---

---

**The Commonwealth of Massachusetts**

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

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 Chapter 175 of the General Laws is hereby amended by inserting after Section 4E the  
2 following section:

3 Section 4F. No insurer who utilizes an applicant’s driving history as a rating or  
4 underwriting factor for private passenger motor vehicle insurance in the Commonwealth shall  
5 provide a quote to an applicant, or accept a down payment for a policy, without first verifying  
6 said applicant’s Massachusetts driving history through the use of a reliable third party database.