

**SENATE . . . . . No. 632**

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**The Commonwealth of Massachusetts**

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PRESENTED BY:

***Patrick M. O'Connor, (BY REQUEST)***

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*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 to eliminate penalty charges when cancelling auto insurance policies.

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PETITION OF:

NAME:

*Irving Murstein*

DISTRICT/ADDRESS:

*463 Broad Street, Weymouth*

**SENATE . . . . . No. 632**

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By Mr. O'Connor (by request), a petition (accompanied by bill, Senate, No. 632) of Irving Murstein for legislation to eliminate penalty charges when cancelling auto insurance policies. Financial Services.

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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 to eliminate penalty charges when cancelling auto insurance policies.

*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. Chapter 175 is hereby amended by inserting after Section 21 the  
2 following:-

3 "Section 21A. Cancellation of Auto Insurance Policies

4 Upon cancellation of an auto insurance policy or the changing of auto insurance  
5 companies, the policyholder shall ve entitled to a pro rata rebate for the exact number of days  
6 paid for in the policy without any surcharge of expenses beyond the exact days the policy was in  
7 effect."