

**HOUSE . . . . . No. 1158**

---

---

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>2/8/2021</i>
<i>Christina A. Minicucci</i>	<i>14th Essex</i>	<i>2/24/2021</i>
<i>Elizabeth A. Malia</i>	<i>11th Suffolk</i>	<i>2/24/2021</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>2/26/2021</i>

**HOUSE . . . . . No. 1158**

---

By Mr. Moran of Lawrence, a petition (accompanied by bill, House, No. 1158) of Frank A. Moran and others relative to auto insurance costs for traditionally low-and moderate income communities. Financial Services.

---

The Commonwealth of Massachusetts

\_\_\_\_\_  
**In the One Hundred and Ninety-Second General Court  
(2021-2022)**  
\_\_\_\_\_

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, 2022.