

**HOUSE . . . . . No. 1265**

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**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>1/13/2025</i>

**HOUSE . . . . . No. 1265**

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By Representative Moran of Lawrence, a petition (accompanied by bill, House, No. 1265) of Frank A. Moran relative to auto insurance costs for traditionally low-and moderate income communities. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**  
\_\_\_\_\_

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, 2026.