

HOUSE No.

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.

[Pin Slip]

The Commonwealth of Massachusetts

**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.