

SENATE No. 3046

The Commonwealth of Massachusetts

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

SENATE, April 15, 2026.

The committee on Financial Services, to whom was referred the petitions (accompanied by bill, Senate, No. 790) of Liz Miranda for legislation to eliminate geographic auto insurance discrimination; and (accompanied by bill, Senate, No. 820) of Pavel M. Payano and Manny Cruz for legislation relative to reduce racial and socioeconomic inequities in auto insurance premium pricing, report the accompanying bill (Senate, No. 3046).

For the committee,
Paul R. Feeney

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An Act establishing a commission to investigate auto insurance discrimination.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 (a) There shall be established a special legislative commission pursuant to section 2A of
2 chapter 4 of the General Laws to conduct a comprehensive study and provide recommendations
3 to the legislature relative to the use of territorial rating factors in the calculation of automobile
4 insurance premiums. The special legislative commission shall be authorized to expend any funds
5 appropriated to said special legislative commission.

6 (b) The special legislative commission shall be comprised of: the chairs of the joint
7 committee on financial services who shall co-chair the commission; 1 member appointed by the
8 president of the senate, who is also a member of the Massachusetts Black and Latino caucus; 1
9 member appointed by the speaker of the house of representatives, who is also a member of the
10 Massachusetts Black and Latino caucus; the attorney general of the Commonwealth, or their
11 designee; the commissioner of the division of insurance, or their designee; the executive director
12 of the Massachusetts Insurance Federation; the executive director of the National Consumer Law
13 Center; and the research and advocacy associate of the Consumer Federation of America.

14 (c) The special legislative commission shall investigate and study the following (1) the
15 use of zip code, garaging location, and geographical area in setting automobile insurance rates or
16 coverage decisions in Massachusetts, (2) other factors that may be used in rating that are
17 potentially discriminatory in nature, (3) the impact on automobile insurance premiums from the
18 restriction of the use of zip code, garaging location, and geographical area in automobile
19 insurance rates, (4) how automobile insurance rates are calculated, and (5) other areas in which
20 the commission sees relevant to providing recommendations to the legislature.

21 (d) The special legislative commission shall submit a report of its findings and
22 recommendations, including recommendations for proposed legislation, if any, by filing the same
23 with the clerks of the senate and house of representatives not later than July 1, 2027.