SENATE DOCKET, NO. 1623 FILED ON: 1/16/2025

SENATE . . . . . No. 790

The Commonwealth of Massachusetts

PRESENTED BY:

Liz Miranda

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 eliminating geographic auto insurance discrimination.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
Liz Miranda	*Second Suffolk*	
Danillo A. Sena	*37th Middlesex*	*4/16/2025*

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SENATE . . . . . No. 790

By Ms. Miranda, a petition (accompanied by bill, Senate, No. 790) of Liz Miranda for legislation to eliminate geographic auto insurance discrimination. Financial Services.

The Commonwealth of Massachusetts

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

An Act eliminating geographic 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:

SECTION 1. Section 34J of chapter 90 of the General Laws, as appearing in the 2016 Official Edition, is hereby amended by striking out, in line 33, the words “territory and”.

SECTION 2. Section 22E of chapter 175 of the General Laws, as so appearing, hereby amended by striking out the first sentence and inserting in place thereof the following sentence:- No insurance company, and no officer or agent thereof in its behalf, shall refuse to issue, renew or execute as surety a motor vehicle liability policy or bond, or any other insurance based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status, zip code, principal place of garaging of the vehicle, or geographical area.

SECTION 3. Section 113B of said chapter 175, as so appearing, is hereby amended by striking out, in line 44, the words “or territory”.

11 SECTION 4. The fifth paragraph of said section 113B of said chapter 175, as so
12 appearing, is hereby amended by inserting after the word “by”, in line 123, the following words:-
13 zip code, principal place of garaging or geographical area, or by.

14 SECTION 5. Said section 113B of said chapter 175, as so appearing, is hereby amended
15 by adding the following paragraph:-

16 The commissioner shall not fix or establish any private passenger motor vehicle
17 insurance rates, premium charges, premium adjustments or classifications of risks based, in
18 whole or in part, on zip code, principal place of garaging, or geographical area.

19 SECTION 6. Subsection (C) of section 113H of said chapter 175, as so appearing, is
20 hereby amended by striking out the eighth paragraph and inserting in place thereof the following
21 paragraph:-

22 To control the size of the population of the plan, the plan shall annually provide for
23 classification credits for those companies voluntarily writing private passenger automobile
24 insurance within those classifications that would otherwise be disproportionately represented in
25 the plan. The size of the credits shall be such as to enhance the prospects that no classification is
26 disproportionately represented in the plan.

27 SECTION 7. Section 4 of chapter 175E, as so appearing, is hereby amended by striking
28 out, in line 22, the words “in the area”.

29 SECTION 8. Subsection (d) of said section 4 of said chapter 175E, as so appearing, is
30 hereby amended by striking out, in lines 57 and 58, the words “which shall include a designation
31 of not less than fifteen territories”.

32 SECTION 9. The fifth paragraph of said subsection (d) of said section 4 of said chapter
33 175E, as so appearing, is hereby amended by inserting after the word “by”, in line 68, the
34 following words:- zip code, principal place of garaging or geographical area, or by.

35 SECTION 10. Section 5 of said chapter 175E, as so appearing, is hereby amended by
36 striking out, in line 4, the words “to any territory or”.

37 SECTION 11. Said section 5 of said chapter 175E, as so appearing, is further hereby
38 amended by striking out, in line 11, the words “or territory”.

39 SECTION 12. Section 6 of said chapter 175E, as so appearing, is hereby amended by
40 striking out, in line 3, the words “, in any territory,”.

41 SECTION 13. Said section 6 of said chapter 175E, as so appearing, is hereby further
42 amended by striking out, in lines 17 and 22, the words “in any territory or”.