

The 194th General Court of the Commonwealth of Massachusetts
2025-2026
Bill Summary

Bill No: H1265

Title: An Act relative to auto insurance costs for traditionally low-and moderate-income communities.

Sponsor: Rep. Frank A. Moran

Committee: Financial Services

Hearing Date: May 27, 2025

Reporting Date: July 26, 2025

Similar Matters:

Prior History:

H1064 (2019-2020) Study

H1158 (2021-2022) Study

H1098 (2023-2024) Study

Current Law: N/A

Summary:

Will make the Commissioner of insurance study the impact of zip code in car insurance premiums. The study would include.

- (1) the automobile insurance premiums for each zip code in the commonwealth;
- (2) the difference in automobile insurance premiums for drivers with equivalent driving factors, such as accidents and miles driven per year, in low income, moderate income, and high-income zip codes;
- (3) the risk factors for each zip code in the commonwealth; and
- (4) the discriminatory impact on drivers in low- and moderate-income zip codes.

A report on the findings would be filed to the Committee on Transportation and the House and Senate Committees on Ways & Means.