HOUSE No. 1158

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:
Frank A. Moran	17th Essex	2/8/2021
Christina A. Minicucci	14th Essex	2/24/2021
Elizabeth A. Malia	11th Suffolk	2/24/2021
Diana DiZoglio	First Essex	2/26/2021

HOUSE No. 1158

By Mr. Moran of Lawrence, a petition (accompanied by bill, House, No. 1158) of Frank A. Moran and others relative to auto insurance costs for traditionally low-and moderate income communities. Financial Services.

The Commonwealth of Alassachusetts

In the One Hundred and Ninety-Second General Court (2021-2022)

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, 2022.