

**HOUSE . . . . . No. 561**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*James M. Murphy*

*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 to eliminate penalty charges when cancelling auto insurance policies.

PETITION OF:

NAME:

DISTRICT/ADDRESS:

*James M. Murphy*

*4th Norfolk*

*Patrick M. O'Connor*

*Plymouth and Norfolk*

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By Mr. Murphy of Weymouth, a petition (accompanied by bill, House, No. 561) of James M. Murphy and Patrick M. O'Connor for legislation to eliminate penalty charges when cancelling motor vehicle insurance policies. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 916 OF 2015-2016.]

**The Commonwealth of Massachusetts**

—————  
**In the One Hundred and Ninetieth General Court  
(2017-2018)**  
—————

An Act to eliminate penalty charges when cancelling auto insurance policies.

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

1 Chapter 175 of the General Laws, as appearing in the 2014 official edition, is hereby  
2 amended by inserting at the end of Section 22C the following:

3 When policy holders change auto insurance companies or cancel pre paid policies they  
4 shall be entitled to a pro rate rebate for the exact number of days paid for in the policy without  
5 any surcharge or expenses beyond the exact days the policy was in effect.