

**HOUSE . . . . . No. 1064**

**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:
<i>Frank A. Moran</i>	<i>17th Essex</i>
<i>Elizabeth A. Malia</i>	<i>11th Suffolk</i>
<i>Daniel Cahill</i>	<i>10th Essex</i>
<i>Mary S. Keefe</i>	<i>15th Worcester</i>
<i>Josh S. Cutler</i>	<i>6th Plymouth</i>
<i>José F. Tosado</i>	<i>9th Hampden</i>
<i>Stephan Hay</i>	<i>3rd Worcester</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>
<i>Russell E. Holmes</i>	<i>6th Suffolk</i>
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>
<i>Daniel R. Cullinane</i>	<i>12th Suffolk</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>
<i>Gerard J. Cassidy</i>	<i>9th Plymouth</i>
<i>Jon Santiago</i>	<i>9th Suffolk</i>
<i>Claire D. Cronin</i>	<i>11th Plymouth</i>

<i>Sean Garballey</i>	<i>23rd Middlesex</i>
<i>Bud L. Williams</i>	<i>11th Hampden</i>
<i>Harriette L. Chandler</i>	<i>First Worcester</i>
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>
<i>Nick Collins</i>	<i>First Suffolk</i>
<i>Nika C. Elugardo</i>	<i>15th Suffolk</i>

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By Mr. Moran of Lawrence, a petition (accompanied by bill, House, No. 1064) of Frank A. Moran and others relative to motor vehicle insurance costs for low-and moderate income communities. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 3572 OF 2017-2018.]

**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-First General Court  
(2019-2020)**  
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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, 2019.