

**HOUSE . . . . . No. 2951**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Evandro C. Carvalho***

*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 amending auto insurance premium criteria.**

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Evandro C. Carvalho</i>	<i>5th Suffolk</i>
<i>Barbara A. L'Italien</i>	<i>Second Essex and Middlesex</i>
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>
<i>Daniel J. Ryan</i>	<i>2nd Suffolk</i>
<i>Christine P. Barber</i>	<i>34th Middlesex</i>
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>
<i>Daniel Cullinane</i>	<i>12th Suffolk</i>
<i>Byron Rushing</i>	<i>9th Suffolk</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>
<i>Linda Dorcena Forry</i>	<i>First Suffolk</i>
<i>Julian Cyr</i>	<i>Cape and Islands</i>
<i>Claire D. Cronin</i>	<i>11th Plymouth</i>
<i>Gerard Cassidy</i>	<i>9th Plymouth</i>
<i>Michelle M. DuBois</i>	<i>10th Plymouth</i>

**HOUSE . . . . . No. 2951**

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By Mr. Carvalho of Boston, a petition (accompanied by bill, House, No. 2951) of Evandro C. Carvalho and others relative to auto insurance premium criteria. Financial Services.

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**The Commonwealth of Massachusetts**

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

An Act amending auto insurance premium criteria.

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

1           SECTION 1. Section 34J of chapter 90 of the General Laws, as appearing in the 2014  
2 Official Edition, is hereby amended by striking out, in line 33, the words “territory and”.

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

9           SECTION 3. Section 113B of said chapter 175, as so appearing, is hereby amended by  
10 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”.