

**HOUSE . . . . . No. 3572**

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Juana Matias***

*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>Juana Matias</i>	<i>16th Essex</i>
<i>Frank A. Moran</i>	<i>17th Essex</i>
<i>Claire D. Cronin</i>	<i>11th Plymouth</i>
<i>Gerard Cassidy</i>	<i>9th Plymouth</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Alan Silvia</i>	<i>7th Bristol</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>
<i>Brian Murray</i>	<i>10th Worcester</i>
<i>Solomon Goldstein-Rose</i>	<i>3rd Hampshire</i>
<i>Carmine L. Gentile</i>	<i>13th Middlesex</i>
<i>William Driscoll</i>	<i>7th Norfolk</i>
<i>Dylan Fernandes</i>	<i>Barnstable, Dukes and Nantucket</i>
<i>Mary S. Keefe</i>	<i>15th Worcester</i>
<i>Jack Lewis</i>	<i>7th Middlesex</i>
<i>Elizabeth A. Malia</i>	<i>11th Suffolk</i>
<i>Aaron Vega</i>	<i>5th Hampden</i>
<i>Bud Williams</i>	<i>11th Hampden</i>
<i>Robert M. Koczera</i>	<i>11th Bristol</i>

*RoseLee Vincent*

*16th Suffolk*

**HOUSE . . . . . No. 3572**

By Ms. Matias of Lawrence, a petition (accompanied by bill, House, No. 3572) of Juana Matias and others relative to motor vehicle insurance costs for low-and moderate income communities. Financial Services.

**The Commonwealth of Massachusetts**

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

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, 2018.