

HOUSE No. 3682

The Commonwealth of Massachusetts

PRESENTED BY:

Michael J. Finn

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 fair and accurate motor vehicle insurance quotes.

PETITION OF:

NAME:

Michael J. Finn

DISTRICT/ADDRESS:

6th Hampden

HOUSE No. 3682

By Mr. Finn of West Springfield, a petition (subject to Joint Rule 12) of Michael J. Finn relative to using driving history as a rating or underwriting factor for private passenger motor vehicle insurance. Financial Services.

The Commonwealth of Massachusetts

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

An Act relative to fair and accurate motor vehicle insurance quotes.

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 is hereby amended by inserting after Section 4E the
2 following section:

3 Section 4F. No insurer who utilizes an applicant’s driving history as a rating or
4 underwriting factor for private passenger motor vehicle insurance in the Commonwealth shall
5 provide a quote to an applicant, or accept a down payment for a policy, without first verifying
6 said applicant’s Massachusetts driving history through the use of a reliable third party database.