

HOUSE No. 973

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:	DISTRICT/ADDRESS:
<i>Michael J. Finn</i>	<i>6th Hampden</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>
<i>Aaron Vega</i>	<i>5th Hampden</i>
<i>José F. Tosado</i>	<i>9th Hampden</i>
<i>Susan Williams Gifford</i>	<i>2nd Plymouth</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>
<i>Carole A. Fiola</i>	<i>6th Bristol</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>
<i>F. Jay Barrows</i>	<i>1st Bristol</i>
<i>Kimberly N. Ferguson</i>	<i>1st Worcester</i>
<i>Jennifer E. Benson</i>	<i>37th Middlesex</i>
<i>David Allen Robertson</i>	<i>19th Middlesex</i>
<i>Bud L. Williams</i>	<i>11th Hampden</i>
<i>James T. Welch</i>	<i>Hampden</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>
<i>Natalie M. Higgins</i>	<i>4th Worcester</i>
<i>David F. DeCoste</i>	<i>5th Plymouth</i>

<i>Paul McMurtry</i>	<i>11th Norfolk</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>
<i>Todd M. Smola</i>	<i>1st Hampden</i>
<i>David Paul Linsky</i>	<i>5th Middlesex</i>
<i>Smitty Pignatelli</i>	<i>4th Berkshire</i>
<i>Joseph F. Wagner</i>	<i>8th Hampden</i>
<i>Ryan C. Fattman</i>	<i>Worcester and Norfolk</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>
<i>Mathew J. Muratore</i>	<i>1st Plymouth</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>
<i>Andres X. Vargas</i>	<i>3rd Essex</i>
<i>Donald R. Berthiaume, Jr.</i>	<i>5th Worcester</i>
<i>Gerard J. Cassidy</i>	<i>9th Plymouth</i>
<i>Angelo L. D'Emilia</i>	<i>8th Plymouth</i>
<i>Paul K. Frost</i>	<i>7th Worcester</i>
<i>John J. Mahoney</i>	<i>13th Worcester</i>
<i>Kate Hogan</i>	<i>3rd Middlesex</i>
<i>Adrian C. Madaro</i>	<i>1st Suffolk</i>
<i>Denise C. Garlick</i>	<i>13th Norfolk</i>
<i>Tami L. Gouveia</i>	<i>14th Middlesex</i>
<i>Daniel R. Cullinane</i>	<i>12th Suffolk</i>
<i>Elizabeth A. Poirier</i>	<i>14th Bristol</i>
<i>Bradley H. Jones, Jr.</i>	<i>20th Middlesex</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>
<i>Norman J. Orrall</i>	<i>12th Bristol</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>
<i>Josh S. Cutler</i>	<i>6th Plymouth</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>
<i>David M. Rogers</i>	<i>24th Middlesex</i>
<i>Michael J. Soter</i>	<i>8th Worcester</i>
<i>David T. Vieira</i>	<i>3rd Barnstable</i>
<i>Jack Patrick Lewis</i>	<i>7th Middlesex</i>
<i>Steven Ultrino</i>	<i>33rd Middlesex</i>
<i>William C. Galvin</i>	<i>6th Norfolk</i>
<i>Tackey Chan</i>	<i>2nd Norfolk</i>
<i>Tram T. Nguyen</i>	<i>18th Essex</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>
<i>Paul W. Mark</i>	<i>2nd Berkshire</i>

James Arciero

2nd Middlesex

Brian W. Murray

10th Worcester

James K. Hawkins

2nd Bristol

HOUSE No. 973

By Mr. Finn of West Springfield, a petition (accompanied by bill, House, No. 973) of Michael J. Finn and others relative to motor vehicle insurance quotes. Financial Services.

The Commonwealth of Massachusetts

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

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."