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MASSACHUSETTS SENATE

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TO: Committee on Financial Services

FROM: Senator William N. Brownsberger

RE: S419 and S420

DATE: June 19, 2013

I am writing with regard to S419 and S420, both of which are concerned with the restoration of certain features of the former automobile insurance rating system.

**S419, An Act to preserve the financial assistance feature in automobile insurance rating:** Calls for the formation of a commission to develop a process to restore the cross-subsidization, at  $\frac{3}{4}$  the levels of 2004 and 2005 (years of greatest subsidization).

**S420, An Act to stress user-controllable factors in automobile insurance premiums:** Calls for specifying which user-controllable factors are allowed rather than trying to name all the ones that are not allowed, with the goal of reducing the amount of avoidance of the "not allowed" list.

It may be that the former system was more beneficial to lower-income urban motorists and I ask that the Committee evaluate that premise to determine if any changes should be made.

