

Offered by Councilor **Andrea J. Campbell**

Flaherty, Arroyo, Bok, Breadon, Edwards, Essaibi-George, Flynn, Mejia, O'Malley, Wu and Janey



CITY OF BOSTON IN CITY COUNCIL

ORDER FOR A HEARING REGARDING AUTOMOBILE INSURANCE RATES IN BOSTON

- WHEREAS,** Automobile insurance rates in the City of Boston are among the highest in the country; *and*
- WHEREAS,** Automobile liability coverage in minority and lower income communities have been shown to cost more, on average, than in wealthier communities; *and*
- WHEREAS,** In the most heavily concentrated minority and lowest income communities, drivers pay nearly twice as much for significantly less coverage than drivers with comparable driving records in the most affluent communities; *and*
- WHEREAS,** The high rates of automobile insurance in the City of Boston and of automobile liability coverage for minority and lower income communities present a serious economic hardship for many Boston drivers and families that rely on automobile transportation to get to school, work, and other destinations; *and*
- WHEREAS,** Many Boston neighborhoods are especially hard hit by this problem, with historical data showing Roxbury average auto insurance liability premiums for experienced drivers being set at 204% of the statewide average, Dorchester being set at 188%, and Hyde Park being set at 153%, for example; ***NOW, THEREFORE BE IT***
- ORDERED,** That the appropriate Committee of the Boston City Council hold a hearing to discuss automobile insurances rates in Boston, the factors that lead to increased rates for City residents over those who live elsewhere and drive in the City, and the variances among neighborhoods, and that the appropriate City departments, State departments and agencies, insurance companies and officials, and other interested parties be invited to attend.

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