

**The Commonwealth
of
Massachusetts**

**House of
Representatives
State House, Boston
02133**

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Vice-Chairman
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Room 254, State

Dear Colleague,

As you know, the Massachusetts automobile insurance industry has been the subject of considerable study and review over the past several years. The Financial Services Committee as well as study groups appointed by former Governor Romney and most recently, the study group appointed by Governor Patrick, have expressed strong concern over the exodus of companies writing automobile insurance in Massachusetts.

All have reached the same conclusion: that systemic reform of our system is necessary.

It is highly instructive to read the conclusions arrived at by Governor Patrick's study group, especially since the policy views of the Patrick and Romney Administrations are so different on so many issues. But the conclusion reached by Governor Patrick's study group reveals that some issues truly are bipartisan and that the strong need for reform of the automobile insurance market in Massachusetts is one of them.

It is not surprising that as the clear need for reform has become more and more apparent, more and more overwhelming and more and more bipartisan, that opponents of reform have sought to introduce desperate distractions and fears at the 11'th hour as the Insurance Commissioner nears decisions relative to potential reforms. I hope that you will appreciate that most of the companies and groups opposing reforms now are the same companies and groups that have financially benefited now that only 19 companies remain writing auto insurance in Massachusetts. Consumers in Massachusetts, our constituents, be they urban or suburban, young or old, have fewer automobile insurance companies to choose from than any other state in the country. Quite frankly it's ridiculous that consumers in every other state in the nation, including a rancher in Wyoming or a fisherman in Alaska have more auto insurance choices than a teacher or fireman from Massachusetts.

The real story here is that reform is long overdue. Newspapers all across the Commonwealth, including the Boston Herald, the Worcester Telegram and Gazette, the Cape Cod Times, the Lowell Sun, the Berkshire Eagle, the Lawrence Eagle Tribune, the MetroWest Daily News, the Hanover Mariner and the Salem News, have overwhelmingly endorsed the need

for real automobile insurance reform in Massachusetts. I hope that you will join us in urging Insurance Commissioner Nonnie Burnes to recognize the urgent, and bipartisan need to bring reform to our broken auto insurance market. Please don't hesitate to let either of us know if you have any questions.

Sincerely,

Ronald Mariano
Chairman, Joint Committee of Financial Services
Robert P. Spellane
Vice-Chairman, Joint Committee of Financial Services