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For drivers, rising insurance rates are no joyride

SEAN P. MURPHY

THE FINE PRINT

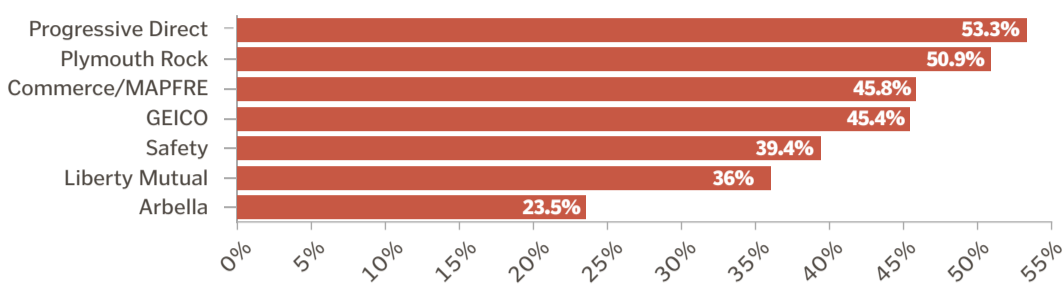
The cost of auto insurance in Massachusetts has soared by almost 38 percent since the beginning of 2022, climbing at a pace that is more than double the already elevated rate of consumer inflation for the same period.

Last year, the seven largest insurers in the state upped their rates by an average of more than 12 percent — by far the highest one-year hike since at least 2015 — based on a Boston Globe analysis of hundreds of filings with the state Division of Insurance.

Among the rate increases approved by the division last year was an eye-popping nearly 26 percent for GEICO, the second-biggest insurer in Massachusetts with 16 percent of the market.

The rapid run-up in auto insurance since 2022

Total percent change in auto insurance rates since 2015



SOURCE: Massachusetts Division of Insurance

CHRISTINA PRIGNANO/GLOBE STAFF

is in stark contrast to the previous three-year period, when rates increased by a modest 8 percent, due in part to the pandemic era when there were fewer accidents because many had stayed off the roads.

So far this year, the seven largest insurers, which together control almost 75 percent of the

market in Massachusetts, have received state approval for rate increases averaging almost 5 percent.

A consumer in Massachusetts who paid \$1,000 for auto insurance in 2021 is now paying almost \$1,380, based on the average rate increase

MURPHY, Page A5

Israel targets Hezbollah bank sites

Attacks continue across both sides of Lebanon border, in Gaza Strip

By Matthew Mpoke Bigg, Mike Ives, and Raja Abdulrahim

NEW YORK TIMES

The Israeli military conducted a wave of airstrikes across Lebanon on Sunday, targeting branches of Al-Qard al-Hasan, a financial association associated with the militant group Hezbollah.

The association operates as a lender and financial services provider for civilians in many areas of Lebanon, where the traditional banking sector is in shambles. Many of its branches are situated on the ground floors of residential buildings.

Israel warned people living near Al-Qard al-Hasan branches to evacuate, prompting many to flee.

In a statement ahead of the strikes, Rear Admiral Daniel Hagari, an Israeli military spokesperson, said the alternative banking system is “being used to finance Hezbollah’s terror activities.” Al-Qard al-Hasan was placed under US sanctions in 2007 for operating as Hezbollah’s de facto banking arm.

The registered nonprofit, which is also sanctioned by Saudi Arabia, provides financial services and is also used by ordinary Lebanese. Its name in Arabic means “the benevolent loan,” and Hezbollah has used it to entrench its support among the Shi’ite population in a country, where state and fi-

MIDEAST, Page A3

A FALL CLASSIC



JESSICA RINALDI/GLOBE STAFF

The air was crisp, the waters rippling, and the enthusiasm strong as thousands of athletes from around the world participated in the annual three-day Head of the Charles Regatta. Two of the rowers were silhouetted as they passed under the Eliot Bridge Sunday. The athletes and spectators were treated to stunning autumn weather for the event. **C8.**

‘We’re surprised that such an accomplished man would dabble in such a sordid business.’

JOAN O’BRIEN, *president of the New Hampshire Animal Rights League*

A puzzling venture into retail puppy sales

Biopharma entrepreneur’s side gig sparks protests by animal rights activists in N.H.

By Jonathan Saltzman
GLOBE STAFF

Praveen Tipirneni achieved the dream of many biotech chief executives this summer when the Waltham drug company he ran was acquired for \$3.2 billion.

It marked the second time in a

decade that a Massachusetts biotech he helped lead was bought by a pharmaceutical giant for billions of dollars.

But a world away from biopharma, Tipirneni has made an improbable foray into retail puppy sales that has provoked protests by ani-

mal rights activists, including picketing twice outside his house in Lexington.

In May 2023, Tipirneni opened a Puppy Palace franchise in Manchester, N.H., that detractors say sells dogs bred at so-called puppy mills, large-scale commercial breeders with reputations for abuse, filthy conditions, and disease. Tipirneni said the store only works with the best breeders who share Puppy Pal-

ace’s love of dogs.

Protesters from the New Hampshire Animal Rights League hold monthly demonstrations outside the shopping plaza where Puppy Palace of Manchester is located. One Saturday this month, 11 protesters held signs that included “Honk If You Hate Puppy Mills.”

Last November, protesters twice stood outside Tipirneni’s Lexington

TIPIRZENI, Page A5

In swing states, Warren works to beat Trump

Senator insists she is not writing off GOP challenger

By Emma Platoff
GLOBE STAFF

BENSALEM, Penn. — It had all the makings of a classic campaign stop: the brewery with dim lights and loud music, the pump-up speech culminating in a spirited call to action, the cheering fans queuing up for photos afterward.

Only Elizabeth Warren, who is up for reelection this year, was in the wrong commonwealth, and she was promoting Kamala Harris, not herself.

In a late September visit that evoked, at times, her own presidential campaign, Warren was greeted as a returning hero by party faithful here in the collar counties outside Philadelphia, largely blue-leaning areas where Democrats are hoping to run up the score to help them clinch this essential swing state.

Her traipse through the Philadelphia suburbs was just the latest out-of-state stop the senator has made as a surrogate for the Democratic ticket this year. Altogether, she’s made eight visits, including one other trip in Pennsylvania and three to Wisconsin, another crucial swing state.

The visits are a testament to Warren’s contin-

WARREN, Page A7

From e-bikes to ER, a middle-aged detour

Lack of know-how, scant safety equipment lead to spike in injuries



BARRY CHIN/GLOBE STAFF

Molly Jennings said she always packs a helmet when she picks up an e-bike at the Shawmut T Station.

By Kay Lazar
GLOBE STAFF

As an emergency room physician, Dr. Ali Raja is among the first to witness new injuries mundane and exotic that land people in the hospital. One of the more notable recent trends is the rising number of middle-aged road warriors hobbling in after accidents on electric bikes, often looking sheepish.

E-bike sales have soared since the early days of the pandemic when legions of cooped-up souls were searching for outdoor activities, and with that has come a spike in injuries, recent research shows.

Since early 2021, riders between the ages of 45 and 64 — Gen-Xers and the youngest of the Baby Boomers — suffered the fastest growing rate of e-bike injuries, according to a new study from researchers at Columbia University’s Mailman School of Public Health. These riders also have a higher overall rate of these injuries than other age groups.

Raja, who is executive vice chair of emergency medicine at Mass General Brigham, said injured older riders he treats often spontaneously decided to rent an e-bike.

BIKES, Page A7

For years, Bill Russell served as a bridge over divisions in Boston. Now the city is prepared to put the Celtics great’s name on the bridge that links the North End to Charlestown. **B2.**

For the lackluster Patriots, it was a different continent, the same result. New England fell to the Jacksonville Jaguars, 32-16, in storied Wembley Stadium in London. **C1.**

Boston Mayor Michelle Wu and key business groups are closer to a compromise over her contentious plan to increase commercial property tax rates to help balance the city’s budget. **B1.**

Nicholas Daniloff has died. The retired Northeastern professor and reporter was the subject of a prisoner swap with the Soviet Union in the 1980s. **B1.**

A beauty mark

Monday: Record warmth? High 77-82, low 54-59.

Tuesday: Sunny, cooler. High 65-70, low 53-58.

Sunrise: 7:04. Sunset: 5:52.

Weather and comics, **D4-5.**

Obituaries, **B6.**

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