

2019 -- H 5472

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2019

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A N A C T

RELATING TO MOTOR AND OTHER VEHICLES - INSURANCE RATES

Introduced By: Representatives Jackson, Noret, Millea, Shekarchi, and Knight

Date Introduced: February 14, 2019

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 31-47-18 of the General Laws in Chapter 31-47 entitled "Motor  
2 Vehicle Reparatons Act" is hereby amended to read as follows:

3 **31-47-18. Automobile liability insurance rates.**

4 Any general or public law to the contrary notwithstanding, the commissioner shall, after  
5 consulting with all insurers licensed to write automobile liability insurance in this state,  
6 promulgate regulations which provide that automobile liability insurance rates shall [not take into](#)  
7 [account the credit history or credit score of the applicant for insurance, but shall only](#) take into  
8 account the past claim experience of the applicant for the insurance and incorporate the principles  
9 used in so called "merit rating" or "experience rating" rate plans which are now in effect in other  
10 states.

11 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

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- 1           This act would prevent the consideration of an applicant's credit history in determining
- 2 automobile liability insurance rates.
- 3           This act would take effect upon passage.

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