

2012 -- S 2296

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES -- INSURANCE RATES

Introduced By: Senators Pichardo, Metts, Perry, Miller, and Jabour

Date Introduced: February 01, 2012

Referred To: Senate Judiciary

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

10 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 insurance rates.

3 This act would take effect upon passage.

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