

2016 -- H 7470

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2016

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES - MOTOR VEHICLE REPARATIONS
ACT

Introduced By: Representatives Lima, Lombardi, Costantino, Diaz, and Azzinaro

Date Introduced: February 04, 2016

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 Reparations 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, credit score,
7 occupation, or educational level ~~take into account the past claim experience~~ of the applicant for
8 the insurance and incorporate the principles used in so called "merit rating" or "experience rating"
9 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 require the insurance commissioner to issue regulations prohibiting the
2 use of credit histories, credit scores, occupation or educational level in setting auto insurance
3 rates.

4 This act would take effect upon passage.

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