

2017 -- S 0416

LC001311

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2017

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES - MOTOR VEHICLE REPARATIONS  
ACT

Introduced By: Senators McCaffrey, Lombardi, Conley, Nesselbush, and Archambault

Date Introduced: March 02, 2017

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 Reparations 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, credit score, occupation, or educational level ~~take into account the past~~  
8 ~~claim experience~~ of the applicant for the insurance and incorporate the principles used in so  
9 called "merit rating" or "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 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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