

2018 -- H 7603

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2018

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES - MOTOR VEHICLE REPARATIONS
ACT

Introduced By: Representatives McKiernan, Slater, Kazarian, Diaz, and Maldonado

Date Introduced: February 14, 2018

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.**

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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