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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO MOTOR AND OTHER VEHICLES -- MOTOR VEHICLE REPARATIONS  
ACT

Introduced By: Senators Murray, Thompson, and Mack

Date Introduced: March 04, 2026

Referred To: Senate Commerce

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, promulgate  
6 regulations which provide that automobile liability insurance rates shall [not take into account the](#)  
7 [credit history or credit score of the applicant for insurance, but shall only](#) take into account the past  
8 claim experience of the applicant for the insurance and incorporate the principles used in so called  
9 "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

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES -- MOTOR VEHICLE REPARATIONS  
ACT

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- 1           This act would prohibit 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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