

2020 -- S 2166

LC003730

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2020

A N A C T

RELATING TO MOTOR AND OTHER VEHICLES -- INSURANCE RATES

Introduced By: Senators Lynch Prata, Miller, Goodwin, Conley, and Gallo

Date Introduced: February 04, 2020

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 Reparatons 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 or credit score of the applicant for insurance, but shall only take into
8 account the past claim experience of the applicant for the insurance and incorporate the principles
9 used in so called "merit rating" or "experience rating" rate plans which are now in effect in other
10 states.

11 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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