

2011 -- H 5077

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2011

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A N A C T

RELATING TO MOTOR AND OTHER VEHICLES -- INSURANCE RATES

Introduced By: Representatives Fellela, Ucci, Carnevale, and Serpa

Date Introduced: January 20, 2011

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 Reparatons 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 or credit score of](#)  
7   [the applicant for insurance, but shall only](#) take into account the past claim experience of the  
8   applicant for the insurance and incorporate the principles used in so called "merit rating" or  
9   "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 -- INSURANCE RATES

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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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