Rhode Island

2021 Property & Casualty, Rate, Rule & Policy Form Filing Requirements and Regulatory Compliance

Please Note
Changes/updates to this document (additions/revisions) are highlighted in RED. These changes may not all be substantive since last issuance, rather highlighted for informational purposes.

The State of Rhode Island has completed transitioning of regulations to an administrative code system. Regulations are now categorized by sub chapter and part, and the citations will be in the format 230 RICR 20-xx-xx. Please see our regulation page for additional information by clicking here.

A. Department Contact Information for P&C and WC

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Governing rate and form filing statutes
Title Insurance: RI General Laws § 27-2.6
Workers’ Compensation: RI General Laws § 27-7.1 & Pub Law 2003, Chapter 410 (Beacon Mutual)
Consent to Rate: 230-RICR-20-60-2
B. Filing Requirements

1. All filings along with applicable fees must be submitted via SERFF. Please see Insurance Bulletins #2007-3 and #2002-13. Filing fees are calculated on a retaliatory basis pursuant to RI General Laws § 42-14-18 and § 27-2-17. Filings fees are not required for withdrawal of filings (without replacements), or for non-adoption of advisory/ rating organizations filings. All other filings, including rules, require a filing fee.

2. Rate/Rule Filings: RI does not require the NAIC Uniform Transmittal Document nor the RI Rate General Form. Insurers must complete, in its entirety, the State Specific Rate Data fields in SERFF along with the RI Rate Procedural Information Summary, which should be attached to the actuary support. Insurers must complete the RI Rate Procedural Information Summary for each new and revised rate filing in accordance with the instructions provided. While the insurer may attach/link exhibits to respective interrogatories, referring the Department to other exhibits to "find" information is not proper protocol for form completion. In addition, for filings submitted under “flex rating” statutes under RI General Laws § 27-6-8.1 and § 27-9-7.3, additional information is required in the transmittal document. Please see Insurance Bulletin 2005-9 for guidance on submitting flex filings.

3. For revisions to existing policy form filings, rules, or deviations from advisory or rating organization forms, insurers are required to provide a side-by-side comparison of the revisions. Such revisions must be identified by underlining or highlighting (additions) and strike-through (deletions). In addition, insurers must provide an explanation as to the impact such revisions have on existing coverage, i.e., broadening or restricting coverage, as well as impact on rate.

4. Filings are public upon receipt. For confidentiality requests, the insurer must provide a specific statutory basis and provide a full description of how the request for confidentiality falls under RI General Laws § 38-2-2. The Department may override a request if deemed not confidential. An insurer may not mark an entire filing as confidential. The insurer must clearly identify portions deemed confidential, cite relevant statute and support for exemption under RI General Laws § 38-2-2(4), and properly segregate such from the remaining/public portion of the filing.

5. Typographical errors: The Department DOES NOT ALLOW changes to previously approved forms due to typographical errors without first notifying the Department. If the effective date for the original filing has not yet occurred, the insurer may request to have the Department reopen the original filing to upload the corrected form(s). Otherwise, if the effective date has passed, the insurer must submit a new filing to the Department along with the appropriate filing fee(s).
Division does not allow wind exclusions. While 230-RICR-20-05-13, addresses
prohibitions on residential property, the Department has determined that wind exclusions
for both residential and commercial properties are not allowed.

C. Exemptions from Filing

1. Commercial Special Risks: Please see RI General Laws § 27-65-1 et seq. for an inclusive
list of commercial lines products that are NOT subject to rate and form filing
requirements, generally including Excess and Umbrella, “A” Rates, Highly Protected
Risks, Aviation, Credit Property, Mechanical Breakdown (formerly: Boiler and
Machinery), Inland Marine, Fidelity and Surety, Crime, Burglary and Theft Risks, and
Directors and Officers (D&O). Disclosure notice at policy issuance and at renewal must
be provided to the insured and records of disclosure must be maintained by the insurer.
Disclosure notices are NOT required to be filed with the Department.

2. Exceptions under RI General Laws § 27-16-1.2: Ocean Marine and Industrial Insured
Risks are exempt from filing requirements.

3. Anti-Fraud Plans, Applications, Binders, Cancellation Notices, Certificates of Insurance,
Disclosure Notices, and Non-Renewal Notices are NOT required to be filed with the

4. Underwriting Guidelines are NOT required to be filed with the Department. If different
rating tiers are used to rate business, the insurer must have underwriting guidelines that
clearly delineate which risks are acceptable for each tier within an insurer or group of
insurers.

5. Surplus Lines: See RI General Laws §27-3-38c and 230-RICR-20-50-1 for exemption
from diligent search requirements. Private flood is now included in the list of exempt
lines. Notice must be provided on every application form, every affidavit form executed
and every policy.

D. Prohibitions and/or specific statutory mandates should be considered
when preparing filings

1) Civil unions and same sex marriage: Effective August 1, 2013, “Same Sex Marriage”
law took effect in RI, RI General Laws § 15-1-1 et seq. Please see 230-RICR-20-60-12
and Insurance Bulletin 2013-2 for filing requirements and coverage standards. Prior to 8-
1-2013, Civil Union provisions applied.

2) Commission contributions or expense modification endorsements: RI does not allow
commission contribution in rating manuals/rule filings nor do we allow agents to
negotiate rates with insureds via an expense modification endorsement. RI could find
such to be in violation of rating statutes. RI issued Insurance Bulletin 2002-11 that allows net of commission filings. RI also has a deregulated statute (RI General Laws § 27-65-1) for those commercial risks that qualify for exemption from rate and form filings. Outside of these two provisions, we believe allowing commission contributions and/or the negotiation of rates between agents and insureds could result in unfair discrimination in rates in that the same risk could be charged different premiums based solely on agents willingness to contribute commission.

3) **Corporate Tax Rate**: In light of changes to the corporate tax rate (from 35% to 21%), insurers are required to reflect the new corporate tax rate in calculating the profit provision used to determine rate level indications. Please see Insurance Bulletin 2018-6 for guidance.

4) **Defense costs within limits**: The Department does not allow defense costs or claims expenses within the limits of liability. However, we would allow defense costs and claims expenses within the limits if the insured is made aware of the reduction in coverage by signing and acknowledging an endorsement, form, or letter. Records of acknowledgement must be retained by the insurer and are NOT required to be filed with this Department.

5) **Family exclusion clauses and Named Driver Exclusions**: The Department does not allow family exclusion clauses in automobile liability insurance policies. In Glaude v. The Continental Insurance Company, the RI Supreme Court ruled that a family exclusion clause in a personal automobile policy is invalidated by the statutory requirement contained in RI General Laws § 31-47-2(13) in that every owner’s policy must provide coverage for damages arising out of bodily injury to any person.

With respect to named driver exclusions, while there are no prohibitions against insurers offering such in RI, the validity of such exclusions rests with the courts.

6) **Flex filings**: Rate filings made by an insurer under RI General Laws § 27-6 et seq and § 27-9 et seq that provide for an overall statewide rate increase or decrease of no more than 5% in the aggregate for all coverages that are subject to the filing may take effect the date the filing is made. Flex rate filings may include changes in base rates or relativity factors provided they do not result in more or less than 5% in the aggregate. The Department does not consider changes to a company’s rating plan (i.e., changes in class definitions or territory definitions or changes in rating rules) to fall under Flex rating statutes unless the company is adopting a rating plan that is currently approved for use by other licensed carriers and/or advisory/rating organizations. Please see Insurance Bulletin 2005-9 for additional information.

7) **Flood notice requirements**: RI General Laws § 27-5-3.6 requires a notice to policyholders advising that the standard fire policy may not provide coverage caused by floods. The notice must be clear and conspicuous to the policyholder. The insurer must provide information about the National Flood Insurance Program and that an insured may
contact his/her producer or insurer for further information. Insurers are not required to file the notice with this Department.

8) Hurricane deductibles, triggers, and policyholder notices: All residential property insurance rates and policy form filings must fully comply with RI’s Weather Related Losses Statute under RI General Laws § 27-76 et seq and 230-RICR-20-05-13. The application of hurricane deductibles will be governed by reports of hurricane sustained winds by the national weather service and defines the trigger of deductible in Block Island vs. the remainder of the state. While 230-RICR-20-05-13 addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial property are not allowed.

9) Individual Risk Premium Modification Plans (IRPM)/Scheduled Rating: The Department allows the use of I.R.P.M. factors of up to plus or minus forty percent (+ or – 40%). The criteria must be filed with the Department. See Insurance Bulletins 2007-11 and 2007-5 for additional information on proper application and required documentation to be maintained when utilizing scheduled credits/debits.

10) Late payment of premiums: RI General Laws § 27-29-13.1 provides a maximum fee or charge of $10.00 for any late payment of premium by a policyholder for any property, casualty, fire and marine or liability policy. A late fee may not be imposed unless payment is received more than five (5) business days following the date payment is due.

11) Lead Liability Exclusions: The Department will not approve lead liability exclusions for pre-1978 residential rental properties unless the filings fully comply with RI General Laws § 42-128.1-9, the Lead Hazard Mitigation Act, and 230-RICR-2-05-9.

12) Loss Ratio: All rate filings are subject to actuarial review to determine if the filing is justified. As part of that review, the Department suggests that Companies target a permissible loss ratio of at least 60%. Companies proposing rates based upon a lower loss ratio should explain why they are seeking approval for a loss ratio below 60% and explain how their product provides sufficient additional value and benefits for policyholders.

13) Mold exclusions/limitations: The Department will not approve mold exclusions or limitations unless the filings fully comply with Insurance Bulletin 2003-2.

14) Premium financing agreements: RI General Laws § 19-14.6-4 requires that when a policy is cancelled at the request of the premium finance company, it must be computed on a pro rata basis.

15) Punitive damages: Insurance Bulletin 2013-1 affirms that Punitive Damages are not insurable in RI.

16) Rate Ranges: The Department does not permit ranges of rates or rating factors outside IRPMs or Schedule Rating.
17) **Reduction in coverage endorsements:** i.e.: replacement cost vs. actual cash value, cosmetic damage vs. functional, etc. RI does not allow such endorsements on a mandatory basis. Insurers offering such endorsements must offer solely at applicant/insured’s option (unless the basis of offering the endorsement is tied to an underwriting decision that insurer would not otherwise accept the risk (i.e., age of roof)). Such endorsement may not exclude damage resulting from fire or lightning per standard fire provisions under RI General Laws § 27-5-3. Insurers are also required to comply with notice provisions under 230-RICR-20-20-1 and 230-RICR-20-05-14 where applicable. Lastly, insurers and/or their agents are strongly encouraged to obtain a signed acknowledgement from applicant/insured that they are fully aware of the policy terms and conditions (i.e., they are not entitled to full replacement cost should a covered loss occur, and/or the policy does not provide for cosmetic damage unless such results from fire or lightning.). The insurer may elect to include a signatory line for consent directly on the endorsement or may obtain a separate acknowledgement from insured/applicant, a copy of which is to be maintained in the insurers underwriting file.

18) **Rescission of automobile liability insurance:** RI General Laws § 31-47- See 230-RICR-20-05-2 relating to the prohibition of rescission of automobile liability coverage.

19) **Return premiums:** Insureds shall have the right to request return premiums regardless of the amount to be returned. Suggested policy language: “Any return premium less than $5.00 (or the amount approved by DBR) will not be returned, unless requested by insured.” For Fire Insurance Policies see RI General Laws § 27-5-3, which requires prompt refund of excess premiums.

20) **Spanish translated forms:** For insurers seeking approval to issue Spanish forms, the Department requires that the English form be filed for approval in addition to the Spanish form. The company must certify that the Spanish form is an exact copy of the English form submitted.

21) **Telephone number – toll-free or collect:** RI General Laws § 27-2-1.1 requires every insurer doing business within this state to have a toll free telephone number or provide collect charge telephone service for use by the general public when calling the insurer from any location. Therefore, the Department requires that insurers provide such telephone number on policies/correspondence issued to RI residents.

22) **Tracking Fees:** The Department has taken the position that an insurer shall not include any expenses in connection with “tracking” and/or monitoring services performed by an insurer on behalf of a lender in force-placed property insurance rate filings. Please see Insurance Bulletin 2018-6 for guidance. (effective 3-18-18)

23) **Unearned premiums – cancellation provisions:** RI General Laws § 27-29-13.2 provides that every insurance policy shall provide clear language on the method of calculation of the unearned premium portion (pro-rata vs. short-rate vs. fully-earned) to be returned to the insured if the policy is cancelled. Insurers shall not impose cancellation fees when
insurance policies are cancelled using short rate tables. For all cancellations, the actual percentage retained by the insurer shall be discernible in the policy cancellation provisions. If a policy is cancelled using a short-rate table, the insurer shall provide the short-rate table within the cancellation provisions of the policy so that an insured can make an informed decision when cancelling a policy midterm. If a policy premium or fee is fully earned or minimum earned on issuance of the policy, the quote and policy provisions shall clearly state that fact. Insurers shall not impose cancellation fees when insurance policies are cancelled using short-rate tables. Insurance policies shall not state “refer to manuals” to determine the amount of unearned premium to be returned. All fees and penalties imposed on insureds must be supported.

24) Use of credit – extraordinary life events and insufficient credit: 230-RICR-20-05-15 establishes guidelines regarding insurers use of insurance scores in underwriting and rating of homeowners and/or private passenger automobile insurance when a consumer experiences an extraordinary life event as defined in 230-RICR-20-05-15, and/or to address the absence of/or insufficient credit history for an applicant or insured.

25) Unfair discrimination rating concerns: In instances where an insurer is offering a new program and/or filing multiple rating plans within an insurer, based on date of policy issuance or establishing new criteria for rating of risks (i.e. use of credit), and that information was either not used or available at time of underwriting, the Department will require insurers to offer to insureds at renewal the opportunity to be re-rated and re-written to determine if an insured qualifies for a lower rate in new program/plan being offered. The offer to re-write at renewal will remove the concern of similarly situated insureds being rated differently.

26) Wind exclusions: The RI Insurance Division does not allow wind exclusions. While 230-RICR-20-05-13 addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial products are not allowed.

E. Additional Statutory References

In addition to the above, please pay particular attention to the following Rhode Island statutes, regulations and/or bulletins when preparing rate, rule, and policy form filings*:

Cancellations/Nonrenewal Provisions:

❖ Auto/Motor Vehicle
RI General Laws:
§ 27-8-11 Regulations on cancellation and renewal
§ 27-9-4 Considerations in making of rates – Cancellation of policy
§27-9-7.4 Persons on active duty in United States armed forces
§27-9-4(f) Volunteer driver prohibition
§ 27-9-56 Use of credit rating
§ 27-29-13 Payment of premium – Cancellation
§ 27-29-13.2 Cancellation provisions for return of unearned premium
§ 19-14.6-4 Cancellation of insurance contract upon default
§ 31-47-4 Notice of termination
§ 45-19-17 Operation of emergency vehicles – Accidents

Insurance Regulations:
230-RICR-20-05-02 Automobile Cancellation and Renewal
230-RICR-20-05-3 Automobile Insurance Rating
230-RICR-20-20-1 Commercial Insurance
230-RICR-20-05-14 Notice of Material Changes

❖ Property
RI General Laws:
§ 27-5-3 Form of standard policy
§ 27-5-3.4 Cancellation or nonrenewal of standard fire insurance policy
§ 27-6-53 Use of credit rating
§ 27-29-4(7) Unfair methods of competition and unfair or deceptive acts or practices defined
§ 27-29-4.1 Cancellation of insurance prohibited
§ 27-29-13.2 Cancellation provisions for return of unearned premium
§ 27-29-17 Application [of §27-29-17 through 17.4]
  § 27-29-17.1 Definitions
  § 27-29-17.2 Notice of nonrenewal
  § 27-29-17.3 Notice of premium or coverage changes
  § 27-29-17.4 Proof of notice
§ 19-14.6-4 Cancellation of insurance contract upon default

Insurance Regulations:
230-RICR-20-05-11 Basic Property Insurance Inspection and Placement Program
230-RICR-20-20-1 Commercial Insurance
230-RICR-20-05-14 Notice of Material Changes
230-RICR-20-05-13 Property Insurance and Weather Related Claims

❖ Workers’ Compensation
RI General Laws:
§ 27-7.1-19 Midterm notice of cancellation
§ 28-36-12 Notice of issuance, cancellation, or failure to renew policies

Insurance Bulletins:
2006-1: Rhode Island Workers’ Compensation Insurance Coverage Certification
2006-3: Workers’ Compensation Reporting Requirements to the DLT

❖ Commercial Lines
RI General Laws:
§ 27-29-17 Application [of §27-29-17 through 17.4]
§ 27-29-17.1 Definitions
§ 27-29-17.2 Notice of nonrenewal
§ 27-29-17.3 Notice of premium or coverage changes
§ 27-29-17.4 Proof of notice

Insurance Regulations:
230-RICR-20-20-1 Commercial Insurance

❖ Group Insurance
RI General Laws:
§ 27-37-1 Notice of cancellation

❖ Agency Terminations/Modifications to Agency Contracts
RI General Laws:
§ 27-2.4-20 Revocation or modification of insurance producer's contract – Procedures
§ 27-2.4-20.1 Revocation or modification of P&C insurance producer's contract – Procedures

Motor Vehicle Insurance Rating and Miscellaneous Requirements:

Active Duty Military Personnel Exception RIGL § 31-47-15.2
Automated Traffic Violation Monitoring Systems: RIGL § 31-41.2-7.1
Automated School-Zone Speed Enforcement: RIGL § 31-41.3-12
Chargeable Accidents/Surcharges:
§ 27-9-4 Considerations in making of rates – Cancellation of policy
§ 27-9-53 Motor vehicle insurance rate increases relating to violations and accidents
§ 45-19-17 Operation of emergency vehicles – Accidents
230-RICR-20-05-3 Automobile Insurance Rating
Collision Damage Waiver: RIGL §31-34-7
Consent to Rate:
§ 27-9-13 Approval of rates in excess of those filed
§ 27-44-6 Filing of rates and other rating information
230-RICR-20-60-2 Consent to Rate Filing
Direct liability of insurer to injured person: RIGL § 27-7-1
Electronic Tracking of Motor Vehicles: RIGL §11-69-1 (effective 5-31-16)
Farm Vehicles: RIGL §31-3-31 (effective 7-09-2016)
Financed Vehicles: § 27-8-18 Debtor's right to deductible election
Fire (auto) claim statements: RIGL § 27-8-17
Flex rating for non-business policies: RIGL § 27-6-8.1 and Insurance Bulletin 2005-9
ID Cards:
Forms of proof RIGL § 31-47-12
“Right to choose auto body facility” required language RIGL § 31-47-12.1
Independent Medical Examination: RIGL §27-9.2
Installment Payment Plans: RIGL § 27-29-13
Late Payment of Premium: RIGL § 27-29-13.1
Mandatory Appraisal Requirements:
  RIGL § 27-9.1-4(23 and 24)
  230-RICR-20-40-2
Mandatory Arbitration Provisions: RIGL § 27-10.3
Medical Payments Minimum Coverage: RIGL § 27-7-2.5
Motor Vehicle Replacement Parts: RIGL § 27-10.2
Motor Vehicle Reparations Act: RIGL 31-47
Premium Reductions:
  § 27-9-5.1 Uniform safe driver point system
  § 27-9-7.1 Premium reduction for completing a motor vehicle accident prevention course
  § 27-9-7.2 Premium reduction for antitheft devices
  230-RICR-20-05-3 Automobile Insurance Rating
  230-RICR-20-05-3 Automobile Insurance Premium Reductions for Anti-theft Devices
Prevention Course (age 55>): RIGL § 27-9-7.1
Rating:
  § 27-9 Casualty Insurance Rating
  § 27-44 Casualty, Liability and Fire and Marine Insurance Rating
  230-RICR-20-05-1 Uninsured and Underinsurance Motorist Coverage
  230-RICR-20-05-2 Personal Lines- Automobile and Homeowners Insurance
  230-RICR-20-05-3 Automobile Insurance Rating
  230-RICR-20-05-8 Rhode Island Automobile Insurance Plan
Rental Coverage:
  RIGL § 27-7-6
  RIGL § 31-34-4
Rescission of Automobile Liability Insurance:
  RIGL § 31-47
Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2
Seasonal Vehicles RIGL §31-47-15.1
Stacking: RIGL §27-7-2.1(i)
Subrogation: RIGL §27-7-2.1(f)(h), RIGL §27-8-12, and 230-RICR-20-40-2
Transportation Network Companies: RIGL §39-14.2 (effective 11-4-2016)
Uninsured Motorist Coverage and Rejection Form: Insurance Bulletin 2017-4, RIGL §27-7-2.1
and 230-RICR-20-05-1
Use of Credit/ Extraordinary Life Events and Insufficient Credit:
  RIGL §27-9-56
  230-RICR-20-05-2 Personal Lines- Automobile and Homeowners Insurance
  230-RICR-20-05-3 Automobile Insurance Rating
  230-RICR-20-05-15 Use of Credit – Extraordinary Life Events
  Volunteer Drivers: §27-9-4(f)
Property, Casualty and/or Liability rating and miscellaneous requirements:

Appraisal Process: RIGL §27-5-3
Commercial Lines Exemptions: RIGL §27-65-1
Condominium Coverage Provisions: RIGL §34-36.1-3.13 and §34-36-29 (effective 7/12/2016)
Conformity to Statute: RIGL §27-5-2
Consent to Rate:
  RIGL §27-6-14
  RIGL §27-9-13
  RIGL §27-44-6
  230-RICR-20-60-2
Condominium Insurance §34-36.1-3.13
Credit Insurance Filings: 230-RICR-20-60-1
Disclosure of Arson Conviction: RIGL §27-54-8
Fire Suppression Equipment Credit/Commercial: RIGL §27-6-8.2
Flex rating for non-business policies: RIGL §27-9-7.3 and Insurance Bulletin 2005-9
Flood Notice: RIGL §27-5-3.6
Geographic Prohibitions: RIGL §27-29-4(7) and §27-29-4.1
Late payment of premium: RIGL §27-29-13.1
Lead Liability Exclusions: RIGL §42-128.1-9 and 230-RICR-2-05-9
Lender Placed Insurance: RIGL §27-29-4
Medical Malpractice Contractual Right to Settle: RIGL §42-14-2.1b
Municipal Liens of Fire Insurance Proceeds: RIGL §45-47
Property- Insurance for Multi-Unit Dwellings in Providence: RIGL §34-43-1
Single Interest Hazard Notice: RIGL §27-5-6.1
Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2
Unfair Discrimination Prohibitions: RIGL §27-29-4(7)
Use of Credit/ Extraordinary Life Events and Insufficient Credit:
  RIGL §27-6-53
  230-RICR-20-05-15
Vacancy/Unoccupancy: RIGL §27-5-3 (lines 33-35)

Workers’ Compensation rating and miscellaneous requirements:

Benefits: RIGL §28-33, RIGL §28-34
Consent to Rate: RIGL 27-7.1-6.2
Continuation of health insurance benefits: RIGL 28-33-44
Direct Liability Provisions: RIGL §28-36-11
Employee’s Liens Provisions: §28-36-6
Insurance Coverage Certification: Insurance Bulletin 2006-1 (temp agency/employee leasing co)
Insurance Coverage reporting requirements: Insurance Bulletin 2006-3
Insured Consent to Settle: RIGL §42-14-2.1
Procedures: RIGL §28-35
Rating: RIGL §27-7.1 and Public Law 2003, Chapter 410
Membership in rating organization: RIGL §27-7.1-9.1
Midterm Notice of Cancellation: RIGL §27-7.1-19
Notice of Jurisdiction Policy Provisions: RIGL §28-36-4
Safety Inspections: RIGL 28-36-18
Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2

General Information (not necessarily required within a filing):

Adjusters at Scene of Fire: RIGL §23-28.2-11
Anti-Fraud Plans: Insurance Bulletin 2010-3 (not required to be filed)
Auto Appraisal Requirements: RIGL §27-9.1-4(23 and 24)
Auto Appraiser Conduct: 230-RICR-20-50-3
Automobile Service Clubs: RIGL 27-16.2.5 and RIGL 5-46-1
Arbitration: RIGL 10-3-2
Binders: RIGL §27-9.4 and RIGL 27-5-6 (not required to be filed)
Certificates of Insurance: RIGL §27-78 (not required to be filed)
Child Support Intercept Act: RIGL §27-57
Claim Adjuster Conduct: 230-RICR-20-50-4
Claim Payment Checks (Mortgagee’s rights if greater than $3500): RIGL §27-5-3.2
Collision Damage Waiver Notice requirements: RIGL §31-34-7
Commissions/Service Fees/Charges:
   RIGL §27-2.4-15
   RIGL 27-2.4-15.1
   230-RICR-20-50-1
   Insurance Bulletin 2006-2
   Insurance Bulletin 2002-11
Comparative Negligence: RIGL 9-20-4
Coordination of Benefits: 230-RICR-20-30-2
Credit Reports: RIGL §6-13.1-21 (through 23) and 230-RICR-20-05-15
Direction to Pay: RIGL §27-9.1-4(17) and (18)
Fraudulent Activity Reporting Requirements: Insurance Bulletin 2010-3
Fraud Warning: RIGL 27-29-13.3 and RIGL §27-54.1
Group Insurance: RIGL§27-2.4-5, RIGL §27-29-4(12) and RIGL §27-46
Injured Parties Right to Insurance Info: RIGL 27-7-5
Insureds Right to Insurance Payment Info under a Policy: RIGL §27-7-4
Insureds Right to Loss Information: RIGL §27-29-17.5
Legal Services: RIGL §27-4.1 (Deemed accident and health insurance)
Medical Assistance Intercept Act RIGL § 27-57.1
Notice of Material Changes:
* RIGL §27-8-11
* RIGL 27-29-17.1 –17.4
* 230-RICR-20-20-1 Commercial Insurance
* 230-RICR-20-05-14 Notice of Material Changes

Premium Finance Agreements: RIGL §19-14.6-1
Privacy Notices: 230-RICR-20-60-7 and 230-RICR-20-60-8
Punitive Damages: Insurance Bulletin 2013-1

Rebating Prohibitions:
* RIGL §27-8-7
* RIGL §27-9-44
* RIGL §27-29-4(8)
* RIGL §27-4-6
* RIGL §27-6-46
* Insurance Bulletin 2009-9

Resident Agent- Banks: RIGL §27-5-3.3 (contact RI Banking Division 401-462-9503 for a list)
Risk Retention Act: RIGL §27-46
Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2
Settlements/Notice to Claimants:
* RIGL §9-1-50
* RIGL § 27-7-7
* RIGL § 27-9.1-4.1

Statute of Limitations:
* RIGL 9-1-13
* RIGL 9-1-14
* RIGL 9-1-36
* 230-RICR-20-40-2

Steering Prohibitions: RIGL §27-29-4(15) and 230-RICR-20-40-2
Stop-Loss Insurance: RIGL §27-8.2
Supplemental Inspections: RIGL §27-9-1-4(24)
Termination of Storage: 230-RICR-20-40-2
Unauthorized Insurance Business: RIGL §27-16
Unearned Premiums: RIGL §27-29-13.2
Unfair Discrimination against Subjects of Abuse: RIGL §27-60.1
Unfair Discrimination prohibitions: Age or Geographic Location of Property RIGL §27-29-4(7)
Uniform Electronic Transactions Act: RIGL 42-127.1
Unlicensed Public Adjusters: RIGL §27-9.1-4(26)
Use of Credit- Extraordinary Life Events and Insufficient Credit: 230-RICR-20-05-15

**Miscellaneous Assessments:**
Auto Theft Assessment: RIGL §31-50-4
Actuarial Assessment: RIGL §42-14-10
WC Administrative Assessment: RIGL §28-37-13c (Administered by DLT 401-462-8100)
F.) Filings of Previously Approved Forms due to change in name, officer, address and/or merger with licensed insurers. *Insurance Bulletin 2005-7*. For change in "logo" only, insurer is required to submit 1 sample policy cover with new logo along with a statement that the logo will be used on all policy forms. Insurer does not need to list all forms it will apply the new logo to, rather a statement that the logo will be used on all forms on a go forward basis. The filing should be submitted in SERFF along with filing fee.

G.) Forms submitted for approval due to an assumption or transfer of business must be submitted in compliance with the Assumption Reinsurance Act under **RIGL §27-53.1**, if applicable. This act mandates the filing requirements including notice, affidavit and disclosure requirements. Filings submitted for approval under **RIGL §27-53.1** must be submitted to the attention of the Examination Section of this Division, for review.

H.) Procedures for surrendering and non-renewal of licenses of any line or all lines of business by insurers licensed to write insurance in Rhode Island must comply with the filing requirements mandated under **230-RICR-20-45-2** and **230-RICR-20-05-13**, where applicable. Filings submitted under **230-RICR-20-45-2** must be submitted to the attention of Examination Section of this Division, for review. Filings submitted under **230-RICR-20-05-13** should be submitted to the attention of Beth Vollucci, Chief of Consumer and Filing Services at Beth.vollucci@dbr.ri.gov.

I.) Insurers withdrawing from a line of business and/or cessation of new or renewal business must comply with all applicable non-renewal and cancellation provisions provided above. In addition, **230-RICR-20-05-13**, delineates requirements for filing of withdrawal plans and/or notice where applicable. Insurers should also refer to **RIGL §27-2.4-20** and **RIGL 27-2.4-21** regarding revocation or modification of insurance producer’s contract where applicable. Withdrawal plans including cessation of business (new and renewal) must be submitted in SERFF. An email must also be sent to the attention of Beth Vollucci, Chief of Consumer and Filing Services, at Beth.vollucci@dbr.ri.gov advising of the filing. The insurer must fully explain the withdrawal, including a summary of policies and agents impacted, and insurers acknowledgement of compliance with all cancellation and non-renewal provisions including compliance with **230-RICR-20-05-13** and **RIGL §27-2.4-20** and **RIGL 27-2.4-21**. 

*The above-noted statutory references may not be an inclusive list, rather, the above references provide assistance when preparing filings and/or compliance related matters. The Department issues a Bulletin yearly that provides a legislative update in accordance with **RIGL 27-71-14**. It is the licensee’s responsibility to keep current with applicable RI statutes and Regulations as well as Insurance Bulletins issued by this Department. If you would like to be added to the Department’s E-Mail Distribution List to receive notices of all Insurance Division news, bulletins, and regulations, please enter your email address in the box provided by clicking here.*

Quick links:
- Insurance Regulations
- Insurance Bulletins
- RI General Laws

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