



Department of Business Regulation

1511 Pontiac Avenue
Cranston, RI 02920

Insurance Bulletin Number 2004-7

Rhode Island Life and Health Insurance Guarantee Association Summary Document

2004 Public Law chapters 39 and 44 was enacted effective June 9, 2004. These public laws amend R.I. Gen. Laws § 27-34.3-19 to include a new requirement for delivery of a “summary document” with all policies. Although the “summary document” must be delivered with policies, the “summary document” is not an amendment to nor is it made a part of any policy. Thus it should not be filed with the Department for review as a policy form.

The Rhode Island version of the summary document has been prepared by the Rhode Island Life and Health Insurance Guarantee Association and approved by the Commissioner effective October 4, 2004. Beginning sixty (60) days following approval by the Commissioner (December 3, 2004), carriers must distribute the Rhode Island approved version of the document in accordance with statutory requirements. The document used under Rhode Island law must be exactly as approved by the Commissioner, but there is no requirement to file this document for approval as a policy form.

If a carrier submits a “summary document” for review, the department will not act, either to approve or to disapprove the “summary document”. Note that Rhode Island policy is not to refund fees paid when material is submitted to the Department for which approval is not required.

A copy of the approved “summary document” may be obtained from the Rhode Island Life and Health Guaranty Association’s or at this [link](#). Carriers are instructed to use the summary document exactly as it has been approved.

Marilyn Shannon McConaghy
Director, Department of Business Regulation
October 12, 2004

EFFECTIVE DATE: July 22, 2004
AMENDED: October 12, 2004