



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2

Cranston, Rhode Island 02920

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Same Sex Marriage

Governor Lincoln Chafee has signed into law amendments to Title 15 creating the institution of same sex marriage in Rhode Island. The amendments are contained in [2013 Public Law ch. 5](#). All insurance companies writing in the state of Rhode Island are advised to review the legislative language.

The same sex marriage law takes effect on August 1, 2013 and the Insurance Division expects immediate compliance from insurance licensees on that date in recognizing same sex marriage. Key elements of the new law include (1) the creation of same sex marriage as of August 1; (2) the elimination of the availability of a Civil Union after August 1; (3) continuing state recognition of Civil Unions entered into before August 1; (4) the ability of persons in a Civil Union to convert that union into a marriage after August 1; and (5) provides that same sex marriages and similar unions entered into in other states will be recognized in Rhode Island.

The 2011 law creating civil unions in Rhode Island has already set the standard on how insurers should approach same sex unions. Insurers should review [230-RICR-20-60-5](#) (formerly Insurance Regulation 118 – Civil Unions) in this context. The Department will be amending Insurance Regulation 118 to reflect the new statute. Previously approved forms in compliance with Regulation 118 are not required to be resubmitted. All new form filings to be effective on or after August 1, 2013 shall include same sex marriage within the definition of "spouse" or "marriage" in accordance with the law.

Joseph Torti III
Superintendent of Insurance
May 13, 2013