

## Rhode Island

### 2014 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.**

Governing Rate and Form filing statutes:

Property, Casualty & Liability: RIGL §27-5, 27-6, 27-9, 27-44, and §27-65.

Title Insurance RIGL §27-2.6

Workers' Compensation: RIGL 27-7.1 & Pub Law 2003, Chapter 410 (Beacon Mutual)

Consent to Rate: Regulation 20

#### A. Department Contact Information:

<b>P&amp;C /WC Insurance Inquiries</b>	<b>Analyst</b>	<b>Telephone</b>	<b>Email Address</b>
	Rachel Chester	(401) 462-9604	<a href="mailto:Rachel.chester@dbr.ri.gov">Rachel.chester@dbr.ri.gov</a>
	Beth Vollucci	(401) 462-9610	<a href="mailto:beth.vollucci@dbr.ri.gov">beth.vollucci@dbr.ri.gov</a>

#### 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 RIGL §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 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 RIGL §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. Wind-exclusions: Important Notice regarding wind exclusions: The RI Insurance Division does not allow wind exclusions. While Insurance Regulation 110 addresses prohibitions on residential property, the Department has determined that wind exclusions for both residential and commercial properties is not allowed.

### **C. Exemptions from Filing:**

1. Commercial Special Risks- Please see RIGL 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, and Crime, Burglary and Theft Risks. A 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 RIGL §27-16-1.2: Ocean Marine and Industrial Insured Risks are exempt from filing requirements. Please see RIGL §27-16-1.2 for additional information on these exceptions.

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 Department.

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.

### **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, RIGL §15-1-1 *et seq.* Please see Regulation 118 and 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 deregulated statute (RIGL 27-65) for those commercial risks that qualify for exemption from rates 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. 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.

**4. 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 RIGL §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.

**5. Flex Filings:**

Rate filings made by an insurer under R.I.G.L. §§ 27-6-1 *et seq.* and 27-9-1 *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 Bulletin #2005-9 for additional information.

**6. Flood Notice Requirements:** RIGL §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 on 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.

**7. 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 RIGL §27-76-1 *et seq.* and Insurance Regulation 110. 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. remainder of state*. While Insurance Regulation 110 addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial property is not allowed.

**8. 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 Bulletin #2007-11 and #2007-5 additional information on proper application and required documentation to be maintained when utilizing scheduled credits/debits.

**9. Late Payment of Premiums:** RIGL 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.

**10. Lead Liability Exclusions:** The Department will not approve lead liability exclusions for pre-1978 residential rental properties unless the filings fully comply with RIGL §42-128.1-9, the Lead Hazard Mitigation Act, and Insurance Regulation 101.

**11. Mold Exclusions/Limitations:** The Department will not approve mold exclusions or limitations unless the filings fully comply with Insurance Bulletin #2003-2.

**12. Premium Financing Agreements:** RIGL §19-14.6-5 requires that when a policy is cancelled at the request of the premium finance company, it must be computed *on a pro rata basis*.

**13. Punitive Damages-** Insurance Bulletin 2013-1 affirms that Punitive Damages are not insurable in RI.

**14. 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 RIGL §27-5-3. Insurers are also required to comply with notice provisions under Regulations 38 and 97 where applicable. Lastly, insurers and/or it's agents are strongly encouraged to obtain a signed acknowledgement from applicant/insured that s/he is fully aware of the policy terms and conditions (i.e, s/he is 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.

**15. Rescission of Automobile Liability Insurance:** RIGL §31-47- See [Insurance Bulletin #2003-3](#) and Insurance Regulation 16, Section 10 relating to the prohibition of rescission of automobile liability coverage.

**16. 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 RIGL §27-5-3, which requires prompt refund of excess premiums.

**17. 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.

**18. Telephone number-Toll free or collect:** RIGL §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.

**19. Terrorism Exclusions:** Insurance Bulletin #2008-3 provides expedited filing procedures for exclusions related to Acts of Terrorism.

**20. Unearned Premiums-Cancellation provisions:** RIGL 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 canceling a policy midterm. 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.

**21. Use of Credit- Extraordinary Life Events and Insufficient Credit-** Insurance Regulation 116 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 Regulation 116, and/or to address the absence of/or insufficient credit history for an applicant or insured.

**22. 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 Dept 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.

**23. Wind-exclusions:** Important Notice regarding wind exclusions: The RI Insurance Division does not allow wind exclusions. While Insurance Regulation 110 addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial products is 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: RIGL § 27-8-11, § 27-9-4, § 27-9-56, §27-29-13, § 27-29-13.2, § 19-14.6-4, § 31-47-4, § 45-19-17 and Insurance Regulations 16, 25, 97 and Insurance Bulletin #2002-16.

Property: RIGL §27-5-3, 27-5-3.4, 27-5-3.7, 27-6-53, 27-29-4(7), 27-29-4.1, 27-29-13.2, 27-29-17 through 17.4, and § 19-14.6-4, and Insurance Regulations 15, 38, 97 and 110.

Workers’ Compensation: RIGL §27-7.1-19, 28-36-12, and Insurance Bulletins #2006-1 and 2006-3

Commercial Lines: RIGL §27-29-17 and Insurance Regulation 38

Cancellation of Group Insurance: RIGL §27-37-1

**Agency Terminations/Modifications to Agency Contracts: RIGL §27-2.4-20 and 20.1**

**Motor Vehicle Insurance Rating and Miscellaneous Requirements:**

Automated Traffic Violation Monitoring Systems: RIGL § 31-41.2-7.1

Chargeable Accidents/Surcharges: RIGL § 27-9-4, 27-9-53, 45-19-17 & Regulation 25

Collision Damage Waiver RIGL §31-34-7

Consent to Rate: RIGL §27-9-13, §27-44-6 and Insurance Regulation 20

Direct Liability of Insurer to Injured Person: RIGL §27-7-1

Family exclusion clauses: RIGL §31-47-2(13)

Financed Vehicles: Collision Deductible RIGL §27-8-18

Flex rating for non-business policies §27-6-8.1 and [Insurance Bulletin #2005-9](#)

Independent Medical Examination: RIGL §27-9.2-1 & Insurance Regulation 79

Late Payment of Premium: RIGL §27-29-13.1

Mandatory Appraisal Requirements: RIGL §27-9.1-4(23 and 24), **Regulation 73 (8c)** and Bulletin #2010-5

Mandatory Arbitration Provisions: RIGL §27-10.3

Mandated Installment Payments: RIGL §27-29-13

Medical Payments Minimum Coverage: RIGL §27-7-2.5

Motor Vehicle Replacement Parts: RIGL §27-10.2

Premium Reductions: RIGL §27-9-5.1, 27-9-7.1, 27-9-7.2 & Regulations 25, 84

**Prevention Course (age 55>) RIGL §27-9-7.1**

Rating- RIGL §27-9, 27-44, Insurance Regulations 10, 16, 25, 98, Insurance Bulletins #2005-5 and #2005-9

Rental Coverage: RIGL §27-7-6, §31-34-4

Rescission of Automobile Liability Insurance: RIGL §31-47-1, Insurance Bulletin #2003-3 and Insurance Regulation 16.

**Salvage: Insurance Regulation 73 Section 8(8) and Bulletins 2007-6, 2003-4**

**Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2**

Seasonal Vehicles/Active Duty Military Personnel: RIGL §31-47-15.1 and 31-47-15.2

Stacking: RIGL §27-7-2.1(i)

Subrogation: RIGL §27-7-2.1(f)(h), 27-8-12, Regulation 73 (8E5)

**Total Loss Vehicle Settlements- Regulation 73 (8A)**

Uninsured Motorist Coverage and Rejection Form: §27-7-2.1 and Regulation 10

**Use of Credit/ Extraordinary Life Events and Insufficient Credit: RIGL §27-9-56**  
Insurance Regulations 16, 25, 116

**Property, Casualty and/or Liability rating and miscellaneous requirements:**

Appraisal Process RIGL §27-5-3

**Commercial Lines Exemptions: RIGL §27-65**

Condominium Coverage Provisions: RIGL §34-36.1-3.13

Conformity to Statute: RIGL §27-5-2

Consent to Rate: RIGL §27-6-14, §27-9-13, §27-44-6 and Insurance Regulation 20

**Credit Insurance Filings: Regulation 9**

Disclosure of Arson Conviction: RIGL §27-54-8

Fire Suppression Equipment Credit/Commercial: Effective 1/1/2009 RIG §27-6-8.2

Flex rating for non-business policies §27-9-7.3 and [Insurance Bulletin #2005-9](#)

Flood Notice RIGL §27-5-3.6

Lead Liability Exclusions: RIGL §42-128.1-9 and Insurance Regulation 101  
Lender Placed; RIGL §27-29-4e(vii)  
Medical Malpractice Contractual Right to Settle RIGL §42-14-2.1b  
Mold Exclusions/Limitations: [Insurance Bulletin #2003-2](#)  
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**  
Standard Fire Provisions: RIGL §27-5  
Terrorism Exclusions: Insurance Bulletin #2008-3  
**Use of Credit/Extraordinary Life Events and Insufficient Credit- RIGL §27-6-53,  
Insurance Regulation 116**  
Vacancy/Unoccupancy RIGL §27-5-3 (lines 33-35)  
**Weather Related Losses: Hurricane Deductibles, Triggers and Notices-RIGL §27-76  
and Regulation 110**

### **Workers' Compensation rating and miscellaneous requirements:**

Benefits: RIGL §28-33, 28-34  
Consent to Rate: RIGL 27-7.1-6.2  
Direct Liability Provisions: RIGL §28-36-11  
Employee's Liens Provisions: §28-36-6  
Group Self-Insurance: RIGL §28-47 and Insurance Regulation 33  
**Insurance Coverage DLT Certifications/Notice requirements- Bulletins 2006-1, 2003-5**  
Insured Consent to Settle RIGL §42-14-2.1  
Liability of Employer Policy Provisions: §28-36-5  
Procedures: RIGL §28-35  
Rating: RIGL §27-7.1 and Public Law 2003, Chapter 410  
Membership in rating organization: § 27-7.1-9.1  
Midterm Notice of Cancellation §27-7.1-1  
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**  
Terrorism Exclusions: Insurance Bulletin #2008-3

### **General Information (not necessarily required within a filing):**

**Access to Public Documents: Bulletin 2008-7**  
**Adjuster Conduct: Insurance Regulation 43**  
**Anti-Fraud Plans: Bulletin 2010-3 (not required to be filed)**  
**Appraisal Requirements- RIGL §27-9.1-4(23 and 24) and Insurance Bulletin #2010-5**  
**Appraiser Conduct- Regulation 42**  
**Arbitration RIGL 10-3-2**  
**Binders RIGL §27-9.4, and 27-5-6 (not required to be filed)**  
**Certificates of Insurance RIGL §27-78 (not required to be filed)**  
**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 and 15.1, Regulation 11 (5i) and  
Bulletins 2006-2 and 2002-11**  
**Comparative Negligence: RIGL 9-20-4**  
**Coordination of Benefits: Regulation 48**  
**Credit Reports: RIGL §6-13.1-21 through 23 (Use of Credit: Regulation 116)**  
**Fraudulent Activity Reporting Requirements: Insurance Bulletin #2010-3**

Fraud Warning: RIGL 27-29-13.3- RIGL §27-54.1  
Group Insurance- §27-2.4-5, §27-8-13, §27-29-4(12), §27-46  
Honoring Direction to Pay: RIGL §27-9.1-4(17) and (18)  
Insureds Right to Loss Information RIGL §27-29-17.5  
Legal Services RIGL §27-4.1 (Deemed accident and health insurance)  
Notice of Material Changes: RIGL §27-8-11, 27-29-17.1 –17.4 & Regulations 38 and 97  
**Premium Finance Agreements: RIGL §19-14.6-1**  
**Punitive Damages- Bulletin 2013-1**  
Rebating Prohibitions: RIGL §27-8-7, §27-9-44, and §27-29-4(8), Bulletin #2009-9  
**Resident Agent- Banks- RIGL §27-5-3.3 (endorsement of checks: Contact the RI  
Banking Division at 401-462-9503 for a list of resident agents)**  
Risk Retention Act RIGL §27-46  
**Same Sex Marriage: RIGL §15-1 and Bulletin 2013-2**  
Settlements/Notice to Claimants: RIGL §9-1-50, § 27-7-7, § 27-9.1-4.1  
Statute of Limitations: RIGL 9-1-13, 9-1-14, 9-1-36 and Regulation 73(7D)  
**Steering Prohibitions: RIGL §27-29-4(15) Regulation 73(8D)**  
**Supplemental Inspections RIGL §27-9.1-4(24)**  
Termination of Storage: Regulation 73  
**Unauthorized Insurance Business: RIGL §27-16**  
**Unearned Premiums; RIGL §27-29-13.2**  
Unfair Claims Settlement Practices Act: RIGL §27-9.1 & Regulation 73  
**Unfair Discrimination against Subjects of Abuse; RIGL §27-60.1**  
Uniform Electronic Transactions Act: RIGL 42-127.1  
Use of Credit- Extraordinary Life Events and Insufficient Credit- Regulation 116

**Miscellaneous Assessments:**

**Auto Theft Assessment RIGL §31-50-4**  
**Actuarial Assessment RIGL §42-14-10**  
**WC Administrative Assessment RIGL §28-27-13c (Administered by DLT)**

F.) **Filings of Previously Approved Forms due to** change in name, officer, address and/or merger with licensed insurers. [Insurance Bulletin #2005-7](#).

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 Insurance Regulation 58 and 110, where applicable. Filings submitted under Regulation 58 must be submitted to the attention of Examination Section of this Division, for review. Regulation 110 filings to the attention of Paula Pallozzi, Associate Director.

I.) Insurers withdrawing from a line of business and/or cessation of new business must comply with all applicable non-renewal and cancellation provisions provided above. In addition, Insurance Regulation 110, Section 8 delineates requirements for filing of withdrawal plans and/or notice where applicable. Insurers should also refer to RIGL §§27-2.4-20 and 27-2.4-21 regarding revocation or modification of insurance producer's contract where applicable. **Withdrawal plans including cessation of business must be**

submitted in SERFF. An email must also be sent to the attention of Paula Pallozzi, Associate Director at [paula.palozzi@dbr.ri.gov](mailto:paula.palozzi@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 Insurance Regulations 110 and RIGL §27-2.4-20 and 27-2.4-21.

**\*The above-noted statutory references may not be all 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 licensees responsibility to keep current with applicable RI statutes, Regulations as well as Insurance Bulletins issued by this Department. Please refer to the applicable statutory references, Insurance Regulations and Insurance Bulletins posted on our website for additional information.**

Insurance Regulations and Bulletins may be accessed @ [www.dbr.ri.gov](http://www.dbr.ri.gov)  
RI General Laws may be accessed @ <http://www.rilin.state.ri.us/statutes/statutes.html>

**If you would like to be added to the Department's E-Mail Distribution List to receive notices of all Insurance Bulletins, Regulations, etc, please send an e-mail request to [insnotice@dbr.ri.gov](mailto:insnotice@dbr.ri.gov).**

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