



Department of Business Regulation

1511 Pontiac Avenue
Cranston, RI 02920

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Insurers' Obligations under Workers' Compensation Law Notice of Issuance, Cancellation, or Failure to Renew Policies

The Department hereby issues this Bulletin to highlight insurers' obligations under the Rhode Island Workers' Compensation Law.

R.I. Gen. Laws § 28-36-12 provides:

(a) Every insurance company having written a policy insuring against liability for personal injuries to employees shall notify the director of the issuance of the policy within thirty (30) days of the effective date of this policy in a manner determined by the director. Upon the cancellation of the policy or failure to renew it, every insurance company having written the policy shall immediately notify the director of the cancellation or failure to renew. The director has discretion to assess an administrative penalty of not more than two hundred fifty dollars (\$250) per offense against any insurance company that fails to notify the director as required in this section. The director, in his or her discretion, may bring a civil action to collect all civil penalties assessed. The workers' compensation court has jurisdiction to enforce compliance with any order of the director made pursuant to this section. In addition, any insurance company that willfully fails to notify the director as required in this section is subject to prosecution for a misdemeanor and, upon conviction, may be punished by a fine of not more than two hundred fifty dollars (\$250) for each offense. All criminal actions for any violation of this section shall be prosecuted by the attorney general at the request of the director.

(b) Cancellation of the policy or nonrenewal is not effective until written notice of the cancellation or nonrenewal is received by the director.

(c) All penalties and fines collected pursuant to this section shall be deposited in the general fund.

Based upon the above requirements, it is the duty of the insurer to report coverage information pursuant to R.I. Gen. Laws § 28-36-12 to the Director of the Department of Labor and Training. For further information on the reporting requirements, please contact the Department of Labor and Training at 401-462-8115 or visit the Department of Labor and Training at http://www.dlt.state.ri.us/wc/wc_formscompliance.htm#dwc06.

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