

**State of Rhode Island and Providence Plantations  
DEPARTMENT OF BUSINESS REGULATION**

*Division of Insurance*

**1511 Pontiac Avenue, Bldg. 69-2  
Cranston, Rhode Island 02920**

**CONCISE EXPLANATORY STATEMENT**

**Insurance Regulation 10 – Uninsured and Underinsured Motorist Coverage**

The Department of Business Regulation (“Department”) hereby adopts amendments to Insurance Regulation 10 – Uninsured and Underinsured Motorist Coverage effective August 22, 2013 and makes this statement in accordance with R.I. Gen. Laws § 42-35-2.3. The Department makes these amendments in order to eliminate changes made in the last revision to this regulation which altered the manner in which uninsured motorist property damage coverage was offered in Rhode Island motor vehicle insurance policies. The amendment also eliminates a typographical error regarding the type of motor vehicle insurance to which the uninsured motorist statute is applicable. There are three differences between the text of the proposed rule as published in accordance with R.I. Gen. Laws § 42-35-3 and the rule as adopted. Those differences are:

1. In accordance with comments received, section 4 was rewritten to clarify its intent.
2. In accordance with comments received, the second paragraph of section 5 was rewritten to clarify its intent.
3. In accordance with comments received, phrases were inserted into section 6 to clarify its intent.