

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 76 – Reinspection of Collision Damage Claims.

The Department of Business Regulation (“Department”) hereby adopts amendments to Insurance Regulation 76 effective May 13, 2010 and makes this statement in accordance with R.I. Gen. Laws § 42-35-2.3. The Department makes these amendments in order to provide that reinspections are permitted but not required and to add a severability clause. There are no 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.

An issue was discussed at the hearing that the first and second sentences of section 2 could be read as being contradictory. The Departments’ intent in keeping the second sentence of this section is to allow insurers to perform additional reinspections if they deem such reinspections to be an effective fraud prevention or customer protection service. The Department will take under advisement whether the regulation should be amended in the future to provide additional clarification.