

**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 78 – Procedures in Payment of Automobile Damage Claims**

The Department of Business Regulation (“Department”) hereby adopts amendments to Insurance Regulation 78 – Procedures in Payment of Automobile Damage Claims effective March 21, 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 the use of the work completed certification form which was eliminated from statute by amendment to R.I. Gen. Laws §§ 5-38-28 and 27-10.1-9. The proposed amendments also clarify procedures to be followed in settlement of automobile damage claims. There is one difference between the text of the proposed rule as published in accordance with R.I. Gen. Laws § 42-35-3 and the rule as adopted. That difference is:

- The last line of section 4(B) was rewritten for grammatical clarity. The Department rejected a suggestion that this section be eliminated. This section is provided to eliminated any confusion that might result if the reader were unaware of other regulations and bulletins on the same subject. It is not designed to add any requirements.