

**State of Rhode Island and Providence Plantations**  
**DEPARTMENT OF BUSINESS REGULATION**  
*Division of Insurance*  
**233 Richmond Street**  
**Providence, RI 02903**

**INSURANCE REGULATION 62**

**PLAN OF AUTOMOBILE INSURANCE RATING TERRITORIES**

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**Section 1**     *Authority*

This Regulation is promulgated in accordance with R.I. Gen. Laws §§ 27-9-4.1, 42-14-17 and 42-35-3.

**Section 2**     *Purpose*

The purpose of this Regulation is to set forth the automobile insurance rating territories to be employed in future requests for rate relief for private passenger automobile insurance. These territories shall be used as the basis for automobile insurance rates unless the insurance carrier can establish, or has already established by making a filing approved by the Insurance Division, alternative territories substantiated by actuarially sound data. In evaluating alternative territories the Department will use the same criteria utilized to establish the territories set forth in this Regulation.

In the absence of such actuarially sound data being supplied pursuant to R.I. Gen. Laws § 27-9-10 and with the provision and understanding that supporting data be on the basis of “zip codes” the following plan will be utilized.

**Section 3**     *Definitions*

As used in this Regulation:

- a) “Carrier” shall mean any insurer licensed to write and writing private passenger automobile insurance delivered or issued for delivery in this state.

- b) "Department" shall mean the Department of Business Regulation.
- c) "Insurance Commissioner" shall mean the Director of the Department of Business Regulation or his or her designee.
- d) "Private Passenger Automobile" shall mean any vehicle insured by a personal automobile insurance policy.
- e) "Rating Bureau" shall mean any organization that evaluates and classifies rates and files and obtains approval of rates on behalf of its member companies including advisory organizations as defined by R.I. Gen. Laws § 27-9-30 and rating organizations as defined by R.I. Gen. Laws § 27-44-2(g).
- f) "Statistical Agent" shall mean any organization that collects information from carriers and transmits such information to the Department, at the Department's request pursuant to R.I. Gen. Laws § 27-9-38.

**Section 4**      **Plan of Rating Territories**

The following plan of rating territories is hereby promulgated.

Territory 11:

Zip Code	Name
02801	Adamsville
02804	Ashaway
02807	Block Island
02808	Bradford
02813	Charlestown
02832	Hope Valley
02833	Hopkinton
02835	Jamestown
02836	Kenyon
02837	Little Compton
02840	Newport
02841	Newport
02842	Middletown
02871	Portsmouth
02873	Rockville
02878	Tiverton
02879	Wakefield
02880	Wakefield
02883	Peace Dale
02891	Westerly
02894	Wood River Junction

02898 Wyoming

Territory 12:

Zip Code	Name
02861	Pawtucket
02914	East Providence
02916	Rumford
02806	Barrington
02809	Bristol
02872	Prudence Island
02885	Warren
02915	Riverside

Territory 13:

Zip Code	Name
02812	Carolina
02852	North Kingstown
02874	Saunderstown
02875	Shannock
02877	Slocum
02881	Kingston
02882	Narragansett
02892	West Kingston

Territory 14:

Zip Code	Name
02802	Albion
02814	Chepachet
02815	Clayville
02816	Coventry
02817	West Greenwich
02818	East Greenwich
02822	Exeter
02823	Fiskeville
02825	Foster
02827	Greene
02828	Greenville
02829	Harmony
02831	Hope
02838	Manville

02857	North Scituate
02865	Lincoln
02917	Smithfield

Territory 15:

Zip Code	Name
02824	Forestdale
02826	Glendale
02830	Harrisville
02839	Mapleville
02858	Oakland
02859	Pascoag
02864	Cumberland
02876	Slatersville
02895	Woonsocket
02896	North Smithfield

Territory 16:

Zip Code	Name
02860	Pawtucket
02862	Pawtucket
02863	Central Falls
02906	Providence
02912	Providence

Territory 17:

Zip Code	Name
02886	Warwick
02887	Warwick
02888	Warwick
02889	Warwick
02893	West Warwick
02921	Cranston

Territory 18:

Zip Code	Name
02901	Providence
02902	Providence

02903	Providence
02905	Providence
02910	Cranston
02920	Cranston

Territory 19:

Zip Code	Name
02904	Providence
02908	Providence
02911	North Providence
02918	Providence
02919	Johnston
02940	Providence

Territory 20:

Zip Code	Name
02907	Providence
02909	Providence

**Section 5**     **Data Collection**

Carriers currently underwriting/issuing policies in Rhode Island which independently filed rates and Rating Bureaus filing on behalf of Carriers, are hereby directed to collect prospective data on the basis of zip codes. The Statistical Agents shall also gather data as outlined above in order that this rule may be effectively enforced.

**Section 6**     **Data Submission**

In the satisfaction of this rule, Rating Bureaus and Carriers that choose to establish rates independently shall gather data annually. Any Rating Bureau or Carrier that submits a rate filing in which changes in territory definitions are proposed, other than those set forth in this Regulation, shall fully include actuarially sound data to substantiate the alternative territories. Further, Rating Bureaus and Statistical Agents shall, at least every five (5) years after the date of this rule, submit territorial data and analysis to either confirm the appropriateness of the territories set forth in this Regulation or to support a change to the territories set forth in this Regulation.

**Section 7**      **Severability**

If any provision of this Regulation or the application thereof to any person or circumstances is held invalid or unconstitutional, the invalidity or unconstitutionality shall not affect other provisions or applications of this Regulation which can be given effect without the invalid or unconstitutional provision or application, and to this end the provisions of this Regulation are severable.

**Section 8**      **Effective Date**

This Regulation shall be effective for all policies issued or renewed after March 31, 2006 except for those policies issued by the Rhode Island Automobile Insurance Plan (the Plan). For policies issued by the Plan, the amendments to the Regulation shall be effective for all policies issued or renewed six months following the Department approval of the filing made by the Plan to conform to this Regulation.

EFFECTIVE DATE:	November 24, 1982
AMENDED:	None
REFILED:	December 19, 2001
AMENDED:	May 9, 2005
AMENDED:	January 11, 2006