

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

**INSURANCE REGULATION 49**

**WORKERS COMPENSATION - REGIONAL AND STATE DATA**

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**Section 1**     **Definitions**

Except as otherwise provided herein, the definitions contained in Section I of the regulations entitled "Regulations Governing Rate Hearings on Workers' Compensation Insurance Filings Before the Rhode Island Department of Business Regulation" are incorporated herein by reference and the following definition shall be added:

(k)     "New England States" shall mean Maine, Vermont, New Hampshire, Massachusetts, Rhode Island and Connecticut.

**Section 2**     **Scope and Purpose**

- (a)     These Regulations shall govern the contents of a filing by any insurance company or rating organization to modify any rate, rating plan or rule increasing the cost of workers' compensation insurance in the state.
- (b)     The purpose of these Regulations is to require any insurance company or rating organization issuing or causing to be modified any rate, rating plan or rule increasing the cost of workers' compensation insurance in this state to provide regional and state data, pursuant to R.I. Gen. Laws § 27-7.1-4(F).

**Section 3**     **Regional and State Data**

- (a)     Any insurance company or rating organization issuing or causing to be modified any rate increasing the cost of workers compensation in this state shall include in the rate filing:

- (1) The amount of the requested rate level modification;
- (2) The overall dollar effect of the requested rate level modification;
- (3) Identification of the market segment affected by the requested rate level modification;
- (4) Identification of rate level modifications requested by the petitioner and approved by the director in this state during the five (5) preceding calendar years;
- (5) Identification of the rate level modification requested by the petitioner in the New England states;
- (6) The amounts of rate level modifications approved for use by the petitioner in the New England states;
- (7) Copies of approved manual rates as a result of the petitioner's most current rate activity in the New England states;
- (8) Percentage distribution of premium by industry group for the most current rate filings by the petitioner in the New England states;
- (9) Exposure and loss experience by classification for the most current rate filings made by the petitioner in the New England states
- (10) Rhode Island data providing average length of disability by type of injury (e.g. fatal, permanent total disability, temporary total disability, major permanent partial disability, minor permanent partial disability);
- (11) Rhode Island data providing average dollar cost of disability by type of injury;
- (12) Rhode Island data on average reserve for outstanding claims by type of injury for each of the past three (3) years;
- (13) Rhode Island data providing rate of claims disposed of by tear for the past three (3) years; and
- (14) Rhode Island data providing claim cost by type of injury.

- (b) Any insurance company or rating organization issuing or causing to be modified any rule or rating plan increasing the cost of workers' compensation in this state shall include in the filing:
- (1) the purpose of the rule or rating plan change;
  - (2) Identification of the rule or rating plan which is the subject of the proposed change;
  - (3) The reasons for the rule or rating plan change;
  - (4) The manner in which the rule or rating plan change will be implemented;
  - (5) The effect the rule or rating plan change will have on rate levels in the state;
  - (6) A list of the New England states where the same or substantially the same rule or rating change was proposed.

**Section 4**      **Interpretation and Construction**

- (a) It is hereby declared to be the intention of the Department to provide by these Regulations for the prompt, fair and orderly administration and enforcement of the statutes within its jurisdiction, and these Regulations shall be liberally construed and applied to give effect to this intention and the remedial purpose and policies of the Department.
- (b) Words in the singular number include the plural, and vice versa, except where the context otherwise requires or where a contrary result appears from necessary implication.
- (c) These Regulations shall apply to all proceedings commenced after the effective date of these Regulations.
- (d) Where an insurance company or rating organization is not licensed in one or more of the six (6) New England states the data required by this Regulation shall not be required for that particular state(s).

EFFECTIVE DATE:                      November 2, 1990  
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