



State of Rhode Island
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Division

Rhode Island

Property & Casualty, Rate, Rule & Policy Form Filing Requirements and Regulatory Compliance

Please Note

Changes to the content of this document are highlighted in **RED**. These changes may not all be substantive but are highlighted for informational purposes.

The State of Rhode Island has completed transitioning of regulations to an administrative code system. Regulations are now categorized by sub chapter and part, and the citations will be in the format 230 RICR 20-xx-xx. Please see our regulation page for additional information by clicking [here](#).

A. Department Contact Information for P&C and WC

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Governing rate and form filing statutes

Property, Casualty & Liability: RI General Laws [§ 27-5](#), [§ 27-6](#), [§ 27-9](#), [§ 27-44](#), and [§ 27-65](#)

Title Insurance: RI General Laws [§ 27-2.6](#)

Workers' Compensation: RI General Laws [§ 27-7.1](#) & [Pub Law 2003, Chapter 410 \(Beacon Mutual\)](#)

Consent to Rate: [230-RICR-20-60-2](#)

B. Filing Requirements

1. All filings along with applicable fees must be submitted via SERFF. Please see Insurance Bulletins [#2007-3](#) and [#2002-13](#). Filing fees are calculated on a retaliatory basis pursuant to RI General Laws [§ 42-14-18](#) and [§ 27-2-17](#). Filings fees are not required for withdrawal of filings (without replacements), or for non-adoption of advisory/rating organizations filings. All other filings, **including rules**, require a filing fee.
2. Rate/Rule Filings: RI does not require the NAIC Uniform Transmittal Document nor the RI Rate General Form. Insurers must complete, in its entirety, the Rate/Rule Schedule in SERFF along with the RI Rate Procedural Information Summary, which should be attached to the Supporting Documentation tab. Insurers must complete the RI Rate Procedural Information Summary for each new and revised rate filing in accordance with the instructions provided, **including a certification signed by an actuary or officer of the company**. While the insurer may attach or link exhibits to questions, referring the Department to other exhibits to "find" information is not proper protocol for form completion. In addition, for filings submitted under "flex rating" statutes under RI General Laws [§ 27-6-8.1](#) and [§ 27-9-7.3](#), additional information is required within the filing. Please see Insurance Bulletin [2005-9](#) for guidance on submitting flex filings.
3. For revisions to existing policy forms, rules, or deviations from advisory or rating organization forms, insurers are required to provide a side-by-side comparison of the revisions. Such revisions must be identified by underlining or highlighting (additions) and strike-through (deletions). In addition, insurers must provide an explanation as to the impact such revisions have on existing coverage, i.e., broadening or restricting coverage, as well as any impact on rate.
4. Filings are public upon filing. For confidentiality requests, the insurer must provide a specific statutory basis and provide a full description of how the request for confidentiality falls under RI General Laws [§ 38-2-2](#). The Department may override a request if the content is deemed not confidential. An insurer may not mark an entire filing as confidential. The insurer must clearly identify portions deemed confidential, cite relevant statute and support for the exemption under RI General Laws [§ 38-2-2\(4\)](#), and properly segregate those portions from the remaining public content of the filing.
5. Typographical errors: The Department **DOES NOT ALLOW** changes to previously approved forms due to typographical errors without first notifying the Department. If the effective date for the original filing has not yet occurred, the insurer may request to have the Department reopen the original filing to upload the corrected form(s). Otherwise, if the effective date has passed, the insurer must submit a new filing to the Department along with the appropriate filing fee(s).

C. Exemptions from Filing

1. Commercial Special Risks: Please see RI General Laws [§ 27-65-1](#) et seq. for an inclusive list of **commercial lines products** that are NOT subject to rate and form filing requirements, generally including Excess and Umbrella, “A” Rates, Highly Protected Risks, Aviation, Credit Property, Boiler and Machinery and Equipment Breakdown, Inland Marine, Fidelity and Surety, Crime, Burglary and Theft Risks, Directors and Officers (D&O), **Fiduciary Liability, Employment Practices Liability, Kidnap and Ransom, and Management Liability**. Disclosure notices must be provided at policy issuance and renewal and records of disclosure must be maintained by the insurer. Disclosure notices are NOT required to be filed with the Department.
2. Exceptions under RI General Laws [§ 27-16-1.2](#): Ocean Marine and Industrial Insured Risks are exempt from filing requirements.
3. Anti-Fraud Plans, Applications, Binders, Cancellation Notices, Certificates of Insurance, Disclosure Notices, and Non-Renewal Notices are NOT required to be filed with the Department. See [Insurance Bulletin 2010-3](#) for reference.
4. Underwriting Guidelines are NOT required to be filed with the Department. If different rating tiers are used to rate business, the insurer must have underwriting guidelines that clearly delineate which risks are acceptable for each tier within an insurer or group of insurers.
5. Surplus Lines: See RI General Laws [§27-3-38c](#) and [230-RICR-20-50-1](#) for exemption from diligent search requirements. Private flood is now included in the list of exempt lines. [Notice](#) must be provided on every application form, every affidavit form executed, and every policy.

D. Prohibitions and specific statutory mandates that should be considered when preparing filings

- 1) Civil unions and same sex marriage: Effective August 1, 2013, “Same Sex Marriage” law took effect in RI, RI General Laws [§ 15-1-1 et seq.](#) Please see [230-RICR-20-60-12](#) and [Insurance Bulletin 2013-2](#) for filing requirements and coverage standards. Prior to 8-1-2013, Civil Union provisions applied.
- 2) Commission contributions or expense modification endorsements: RI does not allow commission contribution in rating manuals or rule filings nor do we allow agents to negotiate rates with insureds via an expense modification endorsement. The Department could find such practices to be in violation of rating statutes. RI issued [Insurance Bulletin 2002-11](#) that allows net of commission filings. There is also a deregulation statute (RI General Laws [§ 27-65-1](#)) for those commercial risks that qualify for exemption from rate and form filings. Outside of these two provisions, allowing commission contributions or the negotiation of rates between agents and insureds could result in unfair discrimination

in rates in that the same risk could be charged different premiums based solely on an agent's willingness to contribute commission.

- 3) Corporate Tax Rate: Insurers are required to reflect the current corporate tax rate when calculating the profit provision used to determine rate level indications. Please see [Insurance Bulletin 2018-6](#) for guidance.
- 4) Defense costs within limits: The Department does not allow defense costs or claims expenses within the limits of liability. **In some cases, an exception may be allowed** if the insured is made aware of the reduction in coverage by signing an acknowledging endorsement, form, or letter. Records of acknowledgement must be retained by the insurer and are NOT required to be filed with this Department.
- 5) Family exclusion clauses and Named Driver Exclusions: The Department does not allow family exclusion clauses in automobile liability insurance policies. In *Glaude v. The Continental Insurance Company*, the RI Supreme Court ruled that a family exclusion clause in a personal automobile policy is invalidated by the statutory requirement contained in RI General Laws [§ 31-47-2\(13\)](#) in that every owner's policy must provide coverage for damages arising out of bodily injury to any person.

While there are no prohibitions against insurers offering named driver exclusions in RI, the validity of such exclusions rests with the courts.

- 6) Fees: **The Department does not allow the addition of fees to policies other than those charged for installments, late payments, or invalid or rejected payment methods. All fees must be actuarially justified. Installment fees may vary based on the number and frequency of installments but may not vary based on the method of payment. Policy, inspection, issuance, administrative, credit card, etc. fees are not allowed. See [Bulletin 2023-5](#) for more information.**
- 7) Flex filings: Rate filings made by an insurer under RI General Laws [§ 27-6 et seq](#) and [§ 27-9 et seq](#) that provide for an overall statewide rate increase or decrease of no more than 5% in the aggregate for all coverages that are subject to the filing may take effect the date the filing is made. Flex rate filings may include changes in base rates or relativity factors provided they do not result in more than +/-5% in the aggregate. The Department does not consider changes to a company's rating plan (i.e., changes in class definitions or territory definitions or changes in rating rules) to fall under Flex rating statutes unless the company is adopting a rating plan that is currently approved for use by other licensed carriers or advisory/rating organizations. Please see [Insurance Bulletin 2005-9](#) for additional information.
- 8) Flood notice requirements: RI General Laws [§ 27-5-3.6](#) requires a notice to policyholders advising that the standard fire policy may not provide coverage caused by floods. The notice must be clear and conspicuous to the policyholder. The insurer must provide information about the National Flood Insurance Program and that an insured may

contact their producer or insurer for further information. Insurers are not required to file the notice with this Department.

- 9) Hurricane deductibles, triggers, and policyholder notices: All residential property insurance rates and policy form filings must fully comply with RI's Weather Related Losses Statute under RI General Laws [§ 27-76 et seq](#) and [230-RICR-20-05-13](#). The application of hurricane deductibles will be governed by reports of hurricane sustained winds by the national weather service and defines the trigger of deductible in Block Island vs. the remainder of the state. While [230-RICR-20-05-13](#) addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial property are also not allowed.
- 10) Individual Risk Premium Modification Plans (IRPM)/Scheduled Rating: The Department allows the use of I.R.P.M. factors of up to plus or minus forty percent (+/- 40%). The criteria must be filed with the Department. See Insurance Bulletins [2007-11](#) and [2007-5](#) for additional information on proper application and required documentation to be maintained when utilizing scheduled credits/debits. **IRPMs and Scheduled Rating are not allowed for Lender Place policies.**
- 11) Late payment of premiums: RI General Laws [§ 27-29-13.1](#) provides for maximum fee of \$10.00 for any late payment of premium by a policyholder for any property, casualty, fire and marine or liability policy. A late fee may not be imposed unless payment is received more than five (5) business days following the date payment is due.
- 12) Lead Liability Exclusions: The Department will not approve lead liability exclusions for pre-1978 residential rental properties unless the filings fully comply with RI General Laws [§ 42-128.1-9](#), the Lead Hazard Mitigation Act, and [230-RICR-2-05-9](#).
- 13) Loss Ratio: All rate filings are subject to actuarial review to determine if the filing is justified. As part of that review, the Department suggests that Companies target a permissible loss ratio of at least 60%. Companies proposing rates based upon a lower loss ratio should explain why they are seeking approval for a loss ratio below 60% and explain how their product provides sufficient additional value and benefits for policyholders.
- 14) Mold exclusions/limitations: The Department will not approve mold exclusions or limitations unless the filings fully comply with [Insurance Bulletin 2003-2](#).
- 15) Premium financing agreements: RI General Laws [§ 19-14.6-4](#) requires that when a policy is cancelled at the request of the premium finance company, earned premium must be computed on a pro rata basis.
- 16) Punitive damages: [Insurance Bulletin 2013-1](#) affirms that Punitive Damages are not insurable in RI.

- 17) Rate Ranges: The Department does not permit ranges of rates or rating factors outside IRPMs or Schedule Rating.
- 18) Reduction in coverage endorsements: i.e.: replacement cost vs. actual cash value, cosmetic damage vs. functional, etc. RI does not allow reduction in coverage endorsements on a mandatory basis. Insurers offering these endorsements must offer them solely at the insured's option, unless the basis of offering the endorsement is tied to an underwriting decision that the insurer would not otherwise accept the risk (i.e., age of roof). Such endorsement may not exclude damage resulting from fire or lightning per standard fire provisions under RI General Laws [§ 27-5-3](#). Insurers are also required to comply with notice provisions under [230-RICR-20-20-1](#) and [230-RICR-20-05-14](#) where applicable. Lastly, insurers and their agents are strongly encouraged to obtain a signed acknowledgement from the insured stating they are fully aware of the policy terms and conditions (i.e., they are not entitled to full replacement cost should a covered loss occur, or the policy does not provide for cosmetic damage unless resulting from fire or lightning.). The insurer may elect to include a signatory line for consent directly on the endorsement or may obtain a separate acknowledgement from insured, a copy of which is to be maintained in the insurers underwriting file.
- 19) Rescission of automobile liability insurance: RI General Laws [§ 31-47](#)- See [230-RICR-20-05-2](#) relating to the prohibition of rescission of automobile liability coverage.
- 20) Return premiums: Insureds shall have the right to request return premiums regardless of the amount to be returned. Suggested policy language: "Any return premium less than \$X.XX will not be returned, unless requested by insured." For Fire Insurance Policies see RI General Laws [§ 27-5-3](#), which requires prompt refund of excess premiums.
- 21) Spanish translated forms: For insurers seeking approval to issue Spanish forms, the Department requires that the English form be filed for approval in addition to the Spanish form. The company must certify that the Spanish form is an exact translation of the English form submitted.
- 22) Telephone number – toll-free or collect: RI General Laws [§ 27-2-1.1](#) requires every insurer doing business within this state to have a toll free telephone number or provide collect charge telephone service for use by the general public when calling the insurer from any location. Therefore, the Department requires that insurers provide such telephone number on policies and correspondence issued to RI residents.
- 23) Tracking Fees: The Department has taken the position that an insurer shall not include any expenses in connection with "tracking" or monitoring services performed by an insurer on behalf of a lender in force-placed property insurance rate filings. Please see [Insurance Bulletin 2018-6](#) for guidance.
- 24) Unearned premiums – cancellation provisions: RI General Laws [§ 27-29-13.2](#) provides that every insurance policy shall provide clear language on the method of calculation of the unearned premium portion (pro-rata vs. short-rate vs. fully-earned) to be returned to the insured if the policy is cancelled. For all cancellations, the actual percentage retained

by the insurer shall be discernible in the policy cancellation provisions. If a policy is cancelled using a short-rate table, the insurer shall provide the short-rate table within the cancellation provisions of the policy so that an insured can make an informed decision when cancelling a policy midterm. If a policy premium or fee is fully earned or minimum earned on issuance of the policy, the quote and policy provisions shall clearly state that fact. Insurers shall not impose cancellation fees when insurance policies are cancelled **using a method other than pro-rata**. Insurance policies shall not state “refer to manuals” to determine the amount of unearned premium to be returned. All fees and penalties imposed on insureds must be actuarially supported.

25) Use of credit – extraordinary life events and insufficient credit: [230-RICR-20-05-15](#) establishes guidelines regarding insurers use of insurance scores in underwriting and rating of homeowners and private passenger automobile insurance when a consumer experiences an extraordinary life event as defined in [230-RICR-20-05-15](#), and also addresses the absence of, or insufficient credit history for, an applicant or insured.

26) Unfair discrimination rating concerns: In instances where an insurer is offering a new program or filing multiple rating plans within an insurer, based on date of policy issuance or establishing new criteria for rating of risks (i.e. use of credit), and that information was either not used or available at time of underwriting, the Department will require insurers to offer to insureds at renewal the opportunity to be re-rated and re-written to determine if an insured qualifies for a lower rate in the new program or plan being offered. The offer to re-write at renewal will remove the concern of similarly situated insureds being rated differently.

27) Wind exclusions: The RI Insurance Division does not allow wind exclusions. While [230-RICR-20-05-13](#) addresses prohibitions on residential property, the Department has determined that wind exclusions for commercial property are also not allowed.

E. Additional Statutory References

In addition to the above, please pay particular attention to the following Rhode Island statutes, regulations and bulletins when preparing rate, rule, and policy form filings*:

Cancellations/Nonrenewal Provisions:

❖ Auto/Motor Vehicle

RI General Laws:

[§ 27-8-11 Regulations on cancellation and renewal](#)

[§ 27-9-4 Considerations in making of rates – Cancellation of policy](#)

[§27-9-7.4 Persons on active duty in United States armed forces](#)

[§27-9-4\(f\) Volunteer driver prohibition](#)

[§ 27-9-56 Use of credit rating](#)

[§ 27-29-13 Payment of premium – Cancellation](#)

[§ 27-29-13.2 Cancellation provisions for return of unearned premium](#)
[§ 19-14.6-4 Cancellation of insurance contract upon default](#)
[§ 31-47-4 Notice of termination](#)
[§ 45-19-17 Operation of emergency vehicles – Accidents](#)

Insurance Regulations:

[230-RICR-20-05-02 Automobile Cancellation and Renewal](#)
[230-RICR-20-05-3 Automobile Insurance Rating](#)
[230-RICR-20-20-1 Commercial Insurance](#)
[230-RICR-20-05-14 Notice of Material Changes](#)

❖ **Property**

RI General Laws:

[§ 27-5-3 Form of standard policy](#)
[§ 27-5-3.4 Cancellation or nonrenewal of standard fire insurance policy](#)
[§ 27-6-53 Use of credit rating](#)
[§ 27-29-4\(7\) Unfair methods of competition and unfair or deceptive acts or practices defined](#)
[§ 27-29-4.1 Cancellation of insurance prohibited](#)
[§ 27-29-13.2 Cancellation provisions for return of unearned premium](#)
[§ 27-29-17 Application](#) [of §27-29-17 through 17.4]
 [§ 27-29-17.1 Definitions](#)
 [§ 27-29-17.2 Notice of nonrenewal](#)
 [§ 27-29-17.3 Notice of premium or coverage changes](#)
 [§ 27-29-17.4 Proof of notice](#)
[§ 19-14.6-4 Cancellation of insurance contract upon default](#)

Insurance Regulations:

[230-RICR-20-05-11 Basic Property Insurance Inspection and Placement Program](#)
[230-RICR-20-20-1 Commercial Insurance](#)
[230-RICR-20-05-14 Notice of Material Changes](#)
[230-RICR-20-05-13 Property Insurance and Weather Related Claims](#)

❖ **Workers' Compensation**

RI General Laws:

[§ 27-7.1-19 Midterm notice of cancellation](#)
[§ 28-36-12 Notice of issuance, cancellation, or failure to renew policies](#)

Insurance Bulletins:

[2006-1: Rhode Island Workers' Compensation Insurance Coverage Certification](#)
[2006-3: Workers' Compensation Reporting Requirements to the DLT](#)

❖ **Commercial Lines**

RI General Laws:

[§ 27-29-17 Application](#) [of §27-29-17 through 17.4]

- [§ 27-29-17.1 Definitions](#)
- [§ 27-29-17.2 Notice of nonrenewal](#)
- [§ 27-29-17.3 Notice of premium or coverage changes](#)
- [§ 27-29-17.4 Proof of notice](#)

Insurance Regulations:

[230-RICR-20-20-1 Commercial Insurance](#)

❖ **Group Insurance**

RI General Laws:

[§ 27-37-1 Notice of cancellation](#)

❖ **Agency Terminations/Modifications to Agency Contracts**

RI General Laws:

[§ 27-2.4-20 Revocation or modification of insurance producer's contract – Procedures](#)

[§ 27-2.4-20.1 Revocation or modification of P&C insurance producer's contract – Procedures](#)

Motor Vehicle Insurance Rating and Miscellaneous Requirements:

Active-Duty Military Personnel Exception [RIGL § 31-47-15.2](#)

Automated Traffic Violation Monitoring Systems: [RIGL § 31-41.2-7.1](#)

Automated School-Zone Speed Enforcement: [RIGL § 31-41.3-12](#)

Chargeable Accidents/Surcharges:

[§ 27-9-4 Considerations in making of rates – Cancellation of policy](#)

[§ 27-9-53 Motor vehicle insurance rate increases relating to violations and accidents](#)

[§ 45-19-17 Operation of emergency vehicles – Accidents](#)

[230-RICR-20-05-3 Automobile Insurance Rating](#)

Collision Damage Waiver: [RIGL §31-34-7](#)

Consent to Rate:

[§ 27-9-13 Approval of rates in excess of those filed](#)

[§ 27-44-6 Filing of rates and other rating information](#)

[230-RICR-20-60-2 Consent to Rate Filing](#)

Direct liability of insurer to injured person: [RIGL § 27-7-1](#)

Electronic Tracking of Motor Vehicles: [RIGL §11-69-1](#) (effective 5-31-16)

Farm Vehicles: [RIGL §31-3-31](#) (effective 7-09-2016)

Financed Vehicles: [§ 27-8-18 Debtor's right to deductible election](#)

Fire (auto) claim statements: [RIGL § 27-8-17](#)

Flex rating for non-business policies: [RIGL § 27-6-8.1](#) and [Insurance Bulletin 2005-9](#)

ID Cards:

Forms of proof [RIGL § 31-47-12](#)

“Right to choose auto body facility” required language [RIGL § 31-47-12.1](#)

Independent Medical Examination: [RIGL §27-9.2](#)

Installment Payment Plans: [RIGL § 27-29-13](#)

Late Payment of Premium: [RIGL § 27-29-13.1](#)

Mandatory Appraisal Requirements:

[RIGL § 27-9.1-4\(23 and 24\)](#)

[230-RICR-20-40-2](#)

Mandatory Arbitration Provisions: [RIGL § 27-10.3](#)

Medical Payments Minimum Coverage: [RIGL § 27-7-2.5](#)

Motor Vehicle Replacement Parts: [RIGL § 27-10.2](#)

Motor Vehicle Repairs Act: [RIGL 31-47](#)

Premium Reductions:

[§ 27-9-5.1 Uniform safe driver point system](#)

[§ 27-9-7.1 Premium reduction for completing a motor vehicle accident prevention course](#)

[§ 27-9-7.2 Premium reduction for antitheft devices](#)

[230-RICR-20-05-3 Automobile Insurance Rating](#)

[230-RICR-20-05-3 Automobile Insurance Premium Reductions for Anti-theft Devices](#)

Prevention Course (age 55>): [RIGL § 27-9-7.1](#)

Rating:

[§ 27-9 Casualty Insurance Rating](#)

[§ 27-44 Casualty, Liability and Fire and Marine Insurance Rating](#)

[230-RICR-20-05-1 Uninsured and Underinsurance Motorist Coverage](#)

[230-RICR-20-05-2 Personal Lines- Automobile and Homeowners Insurance](#)

[230-RICR-20-05-3 Automobile Insurance Rating](#)

[230-RICR-20-05-8 Rhode Island Automobile Insurance Plan](#)

[Insurance Bulletin 2005-9: "Flex" Rating](#)

Rental Coverage:

[RIGL § 27-7-6](#)

[RIGL § 31-34-4](#)

Rescission of Automobile Liability Insurance:

[RIGL § 31-47](#)

[230-RICR-20-05-2 Auto Insurance Policies: Cancellation and Renewal Provisions](#)

Salvage: [230-RICR-20-40-2 Unfair Property/Casualty Claims Settlement Practices](#)

Same Sex Marriage: [RIGL §15-1](#) and [Bulletin 2013-2](#)

Seasonal Vehicles [RIGL §31-47-15.1](#)

Stacking: [RIGL §27-7-2.1\(i\)](#)

Subrogation: [RIGL §27-7-2.1\(f\)\(h\)](#), [RIGL §27-8-12](#), and [230-RICR-20-40-2](#)

Total Loss Vehicle Settlements: [230-RICR-20-40-2](#)

Transportation Network Companies: [RIGL §39-14.2](#)

[Uninsured Motorist Coverage and Rejection Form: Insurance Bulletin 2017-4, RIGL §27-7-2.1](#)

and [230-RICR-20-05-1](#)

Use of Credit/ Extraordinary Life Events and Insufficient Credit:

[RIGL §27-9-56](#)

[230-RICR-20-05-2 Personal Lines- Automobile and Homeowners Insurance](#)

[230-RICR-20-05-3 Automobile Insurance Rating](#)

[230-RICR-20-05-15 Use of Credit – Extraordinary Life Events](#)

[Volunteer Drivers: §27-9-4\(f\)](#)

Property, Casualty, and Liability rating and miscellaneous requirements:

Appraisal Process: [RIGL §27-5-3](#)

Commercial Lines Exemptions: [RIGL §27-65-1](#)

Condominium Coverage Provisions: [RIGL §34-36.1-3.13](#) and [§34-36-29](#)

Conformity to Statute: [RIGL §27-5-2](#)

Consent to Rate:

[RIGL §27-6-14](#)

[RIGL §27-9-13](#)

[RIGL §27-44-6](#)

[230-RICR-20-60-2](#)

[Condominium Insurance §34-36.1-3.13](#)

Credit Insurance Filings: [230-RICR-20-60-1](#)

Disclosure of Arson Conviction: [RIGL §27-54-8](#)

Fire Suppression Equipment Credit/Commercial: [RIGL §27-6-8.2](#)

Flex rating for non-business policies: [RIGL §27-9-7.3](#) and [Insurance Bulletin 2005-9](#)

Flood Notice: [RIGL §27-5-3.6](#)

Geographic Prohibitions: [RIGL §27-29-4\(7\)](#) and [§27-29-4.1](#)

Late payment of premium: [RIGL §27-29-13.1](#)

Lead Liability Exclusions: [RIGL §42-128.1-9](#) and [230-RICR-2-05-9](#)

Lender Placed Insurance: [RIGL §27-29-4](#)

Medical Malpractice Contractual Right to Settle: [RIGL §42-14-2.1b](#)

Mold Exclusions/Limitations: [Insurance Bulletin 2003-2](#)

Municipal Liens of Fire Insurance Proceeds: [RIGL §45-47](#)

Insurance for Multi-Unit Dwellings in Providence: [RIGL §34-43-1](#)

Single Interest Hazard Notice: [RIGL §27-5-6.1](#)

Same Sex Marriage: [RIGL §15-1](#) and [Bulletin 2013-2](#)

Standard Fire Provisions: [RIGL §27-5-3](#)

Unfair Discrimination Prohibitions: [RIGL §27-29-4\(7\)](#)

Use of Credit/ Extraordinary Life Events and Insufficient Credit:

[RIGL §27-6-53](#)

[230-RICR-20-05-15](#)

Vacancy/Unoccupancy: [RIGL §27-5-3](#) (lines 33-35)

Weather-Related Losses: [RIGL §27-76](#) and [230-RICR-20-05-13](#)

Workers' Compensation rating and miscellaneous requirements:

Benefits: [RIGL §28-33](#), [RIGL §28-34](#)

Consent to Rate: [RIGL 27-7.1-6.2](#)

Continuation of health insurance benefits: [RIGL 28-33-44](#)

Direct Liability Provisions: [RIGL §28-36-11](#)

Employee's Liens Provisions: [§28-36-6](#)

Group Self-Insurance: [RIGL §28-47](#) and [230-RICR-20-15-1](#) and [Insurance Bulletin 2018-3](#)

Insurance Coverage Certification: [Insurance Bulletin 2006-1](#) (temp agency/employee leasing co)

Insurance Coverage reporting requirements: [Insurance Bulletin 2006-3](#)

Insured Consent to Settle: [RIGL §42-14-2.1](#)

Liability of Employer Policy Provisions: [RIGL §28-36-5](#)
Procedures: [RIGL §28-35](#)
Rating: [RIGL §27-7.1](#) and [Public Law 2003, Chapter 410](#)
Membership in rating organization: [RIGL §27-7.1-9.1](#)
Midterm Notice of Cancellation: [RIGL §27-7.1-19](#)
Notice of Jurisdiction Policy Provisions: [RIGL §28-36-4](#)
Safety Inspections: [RIGL 28-36-18](#)
Same Sex Marriage: [RIGL §15-1](#) and [Bulletin 2013-2](#)
Scheduled rating tables: [Insurance Bulletin 2007-5](#)

General Information (not necessarily required within a filing):

Adjusters at Scene of Fire: [RIGL §23-28.2-11](#)
Anti-Fraud Plans: [Insurance Bulletin 2010-3](#) (not required to be filed)
Auto Appraisal Requirements: [RIGL §27-9.1-4\(23 and 24\)](#)
Auto Appraiser Conduct: [230-RICR-20-50-3](#)
Auto Insurance ID Cards – Freedom of Choice: [RIGL 31-47-12.1](#) and [Insurance Bulletin 2008-4](#)
Automobile Service Clubs: [RIGL 27-16.2.5](#) and [RIGL 5-46-1](#)
Arbitration: [RIGL 10-3-2](#)
Binders: [RIGL §27-9.4](#) and [RIGL 27-5-6](#) (not required to be filed)
Certificates of Insurance: [RIGL §27-78](#) (not required to be filed)
Child Support Intercept Act: [RIGL §27-57](#)
Claim Adjuster Conduct: [230-RICR-20-50-4](#)
Claim Payment Checks (Mortgagee's rights if greater than \$3500): [RIGL §27-5-3.2](#)
Collision Damage Waiver Notice requirements: [RIGL §31-34-7](#)
Commissions/Service Fees/Charges:
[RIGL §27-2.4-15](#)
[RIGL 27-2.4-15.1](#)
[230-RICR-20-50-1](#)
[Insurance Bulletin 2006-2](#)
[Insurance Bulletin 2002-11](#)
Comparative Negligence: [RIGL 9-20-4](#)
Coordination of Benefits: [230-RICR-20-30-2](#)
Credit Reports: [RIGL §6-13.1-21](#) (through 23) and [230-RICR-20-05-15](#)
Direction to Pay: [RIGL §27-9.1-4\(17\) and \(18\)](#)
Fraudulent Activity Reporting Requirements: [Insurance Bulletin 2010-3](#)
Fraud Warning: [RIGL 27-29-13.3](#) and [RIGL §27-54.1](#)
Group Insurance: [RIGL §27-2.4-5](#), [RIGL §27-29-4\(12\)](#) and [RIGL §27-46](#)
Injured Parties Right to Insurance Info: [RIGL 27-7-5](#)
Insureds Right to Insurance Payment Info under a Policy: [RIGL §27-7-4](#)
Insureds Right to Loss Information: [RIGL §27-29-17.5](#)
Legal Services: [RIGL §27-4.1](#) (Deemed accident and health insurance)
Medical Assistance Intercept Act [RIGL § 27-57.1](#)

Notice of Material Changes:

[RIGL §27-8-11](#)
[RIGL 27-29-17.1 –17.4](#)
[230-RICR-20-20-1 Commercial Insurance](#)
[230-RICR-20-05-14 Notice of Material Changes](#)

Premium Finance Agreements: [RIGL §19-14.6-1](#)

Privacy Notices: [230-RICR-20-60-7](#) and [230-RICR-20-60-8](#)

Punitive Damages: [Insurance Bulletin 2013-1](#)

Rebating Prohibitions:

[RIGL §27-8-7](#)
[RIGL §27-9-44](#)
[RIGL §27-29-4\(8\)](#)
[RIGL §27-4-6](#)
[RIGL §27-6-46](#)
[Insurance Bulletin 2009-9](#)

Resident Agent- Banks: [RIGL §27-5-3.3](#) (contact RI Banking Division 401-462-9503 for a list)

Risk Retention Act: [RIGL §27-46](#)

Same Sex Marriage: [RIGL §15-1](#) and [Bulletin 2013-2](#)

Settlements/Notice to Claimants:

[RIGL §9-1-50](#)
[RIGL § 27-7-7](#)
[RIGL § 27-9.1-4.1](#)

Statute of Limitations:

[RIGL 9-1-13](#)
[RIGL 9-1-14](#)
[RIGL 9-1-36](#)
[230-RICR-20-40-2](#)

Steering Prohibitions: [RIGL §27-29-4\(15\)](#) and [230-RICR-20-40-2](#)

Stop-Loss Insurance: [RIGL §27-8.2](#)

Supplemental Inspections: [RIGL §27-9.1-4\(24\)](#)

Termination of Storage: [230-RICR-20-40-2](#)

Unauthorized Insurance Business: [RIGL §27-16](#)

Unearned Premiums: [RIGL §27-29-13.2](#)

Unfair Claims Settlement Practices Act: [RIGL §27-9.1](#) and [230-RICR-20-40-2](#)

Unfair Discrimination against Subjects of Abuse: [RIGL §27-60.1](#)

Unfair Discrimination prohibitions: Age or Geographic Location of Property [RIGL §27-29-4\(7\)](#)

Uniform Electronic Transactions Act: [RIGL 42-127.1](#)

Unlicensed Public Adjusters: [RIGL §27-9.1-4\(26\)](#)

Use of Credit- Extraordinary Life Events and Insufficient Credit: [230-RICR-20-05-15](#)

Miscellaneous Assessments:

Auto Theft Assessment: [RIGL §31-50-4](#)

Actuarial Assessment: [RIGL §42-14-10](#)

WC Administrative Assessment: [RIGL §28-37-13c](#) (Administered by DLT 401-462-8100)

F.) Filings of Previously Approved Forms due to change in name, officer, address or merger with existing licensed insurers: [Insurance Bulletin 2005-7](#). For a change in "logo" only, the insurer is required to submit 1 sample policy cover with the new logo along with a statement that the logo will be used on all policy forms. The insurer does not need to list all forms it will apply the new logo to but must provide a statement that the logo will be used on all forms on a go forward basis. The filing must be submitted in SERFF along with the filing fee.

G.) Forms submitted for approval due to an assumption or transfer of business must be submitted in compliance with the Assumption Reinsurance Act under [RIGL §27-53.1](#), if applicable. This act mandates the filing requirements including notice, affidavit, and disclosure requirements. Filings submitted for approval under [RIGL §27-53.1](#) must be submitted to the attention of the Examination Section of this Division, not through SERFF.

H.) Procedures for surrendering and non-renewal of licenses of any line or all lines of business by insurers licensed to write insurance in Rhode Island must comply with the filing requirements mandated under [230-RICR-20-45-2](#) and [230-RICR-20-05-13](#), where applicable. Filings submitted under [230-RICR-20-45-2](#) must be submitted to the attention of Examination Section of this Division. Filings submitted under [230-RICR-20-05-13](#) should be submitted to the attention of Beth Vollucci, Chief of Consumer and Filing Services at Beth.vollucci@dbr.ri.gov.

I.) Insurers withdrawing from a line of business or ceasing new or renewal business must comply with all applicable non-renewal and cancellation provisions provided above. In addition, [230-RICR-20-05-13](#), delineates requirements for filing of withdrawal plans and notice where applicable. Insurers should also refer to [RIGL §27-2.4-20](#) and [RIGL 27-2.4-21](#) regarding revocation or modification of insurance producers' contracts where applicable. Withdrawal plans including cessation of business (new and renewal) must be submitted in SERFF. An email must also be sent to the attention of Beth Vollucci, Chief of Consumer and Filing Services, at Beth.vollucci@dbr.ri.gov advising of the filing. The insurer must fully explain the withdrawal, including a summary of policies and agents impacted, and insurers acknowledgement of compliance with all cancellation and non-renewal provisions including compliance with [230-RICR-20-05-13](#) and [RIGL §27-2.4-20](#) and [RIGL 27-2.4-21](#).

*The above-noted statutory references are not an all-inclusive list but are intended to help when preparing filings or compliance related matters. The Department issues a Bulletin yearly that provides a legislative update in accordance with [RIGL 27-71-14](#). It is the licensee's responsibility to keep current with applicable RI statutes and Regulations as well as Insurance Bulletins issued by this Department. **If you would like to be added to the Department's E-Mail Distribution List to receive notices of all Insurance Division news, bulletins, and regulations, please enter your email address in the box provided on [this page](#).**

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