

Concise Explanatory Statement

Rhode Island Government Register

In accordance with the Administrative Procedures Act, R.I. Gen. Laws § 42-35-2.6, following is a concise explanatory statement:

AGENCY: Rhode Island Department of Business Regulation (“Department”)

DIVISION: Insurance

RULE IDENTIFIER: 230-RICR-20-60-5 (formerly Insurance Regulation 118)

REGULATION TITLE: Civil Unions

RULEMAKING ACTION: Direct Final Amendment

REASON FOR RULEMAKING:

The regulation prescribes the requirements for insurance companies to comply with the Rhode Island Civil Union law. While reformatting for incorporation into the RICR, the Department identified a number of technical non-substantive changes reflected in the proposed amendments. In addition, the following changes have been made:

Section 5.3(C) – the phrase “religious or denominational organization or to an organization” has been added to clarify that the provisions of R.I. Gen. Laws § 15-3.1-5 apply to this regulation.

Section 5.5 – Adds “Title 230” in place of “Department Regulations” to clarify when the RICR is enacted.

Section 5.7 – adds the actual effective date of the original regulation, December 23, 2011, to clarify the date after which forms filed with the Department must comply with the regulation.

CHANGES TO TEXT OF THE RULE:

No objections were received. Therefore, the final rule is the same as what was proposed.

REGULATORY ANALYSIS:

These proposed amendments will result in no adverse impact for small businesses. In the development of the proposed adoption consideration was given to: (1) alternative approaches; (2) overlap or duplication with other statutory and regulatory provisions; and (3) significant economic impact on small business. No alternative approach, duplication, or overlap was identified based upon available information.