

**RHODE ISLAND GOVERNMENT REGISTER  
PUBLIC NOTICE OF PROPOSED RULEMAKING**

**DEPARTMENT OF BUSINESS REGULATION (INCLUDES THE OFFICE OF THE  
HEALTH INSURANCE COMMISSIONER)**

**Title of Rule:** Record Retention

**Rule Identifier:** 230-RICR-40-25-1

**Rulemaking Action:** Proposed Adoption

**Important Dates:**

Date of Public Notice: 09/05/2018

Hearing Date: 09/25/2018

End of Public Comment: 10/05/2018

**Authority for this Rulemaking:**

R.I. Gen. Laws § Chapter 19-14.9 and § 19-14-20

**Summary of Rulemaking Action:**

R.I. Gen. Laws Chapter 19-14.9 requires that persons or entities that collect debts in Rhode Island obtain licensure through the Department. This regulation is designed to provide details about the statutory requirements of record retention by those licensees.

**Additional Information and Comments:**

All interested parties are invited to request additional information or submit written or oral comments concerning the proposed adoption until October 5, 2018 by contacting the appropriate party at the address listed below:

Elizabeth Dwyer, Esq.

Department of Business Regulation (includes the Office of the Health Insurance Commissioner)

1511 Pontiac Ave

Cranston , RI 02920

elizabeth.dwyer@dbr.ri.gov

**Public Hearing:**

A public hearing, in accordance with R.I. Gen. Laws § 42-35-2.8, to consider the proposed adoption shall be held on September 25, 2018 at 10:00 am at Department of Business Regulation, Conference Room 69-2, 1511 Pontiac Ave, Bldg 69, Cranston, RI 02920 at which time and place all persons interested therein will be heard. The seating capacity of the room will be enforced and therefore the number of persons participating in the hearing may be limited at any given time by the hearing officer, in order to comply with safety and fire codes.

The place of the public hearing is accessible to individuals who are handicapped. If communication assistance (readers/interpreters/captioners) is needed, or any other accommodation to ensure equal participation, please call 401-462-9551 or RI Relay 711 at least three (3) business days prior to the meeting so arrangements can be made to provide such assistance at no cost to the person requesting.

**Regulatory Analysis Summary and Supporting Documentation:**

This proposed regulation will result in no adverse impact for small businesses. In the development of the proposed regulation 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.

For full regulatory analysis or supporting documentation see agency contact person above.