

Summary of Public Comments

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

DIVISION: Insurance

RULE IDENTIFIER: 230-RICR-20-05-3

REGULATION TITLE: Auto Insurance Rating

RULEMAKING ACTION: Full Rulemaking Amendment

PUBLIC COMMENTS: The hearing was held on October 15, 2019. Representatives of the auto insurance industry indicated that they were supportive of the proposal in 3.8(A)(s) which implemented the statutory change made in the last session with a directive that the date of accident controls the issues. The remaining changes were technical in nature and they had no objection. Representatives from the independent agents indicated support for their changes as outlined in the written comment submitted.



**INDEPENDENT INSURANCE
AGENTS of RHODE ISLAND**

VIA EMAIL

October 10, 2019

Ms. Elizabeth Kelleher Dwyer
Deputy Director & Superintendent of Financial Services
Department of Business Regulation
1511 Pontiac Avenue, Building 69-2
Cranston, RI 02920

RE: Regulations 230-RICR-20-05-2 & 230-RICR-20-05-3

Dear Superintendent Dwyer:

The Independent Insurance Agents of Rhode Island want to express its support for proposed rule/regulation changes to 230-RICR-20-05-2 and 230-RICR-20-05-3. We believe the Insurance Division has done an excellent job integrating the recent law changes in to the regulations. Clarifying how the rating/non-renewal provisions should be handled before and after January 1 2020 will be helpful to all parties.

We believe it will be beneficial to consumers to include language on rules concerning insufficient credit history and Extraordinary Life Events even though these are not new provisions. We feel many people in the industry are not aware of these two provisions and with inclusion of a reference to these rules it may help prevent them from being overlooked.

Sincerely,

Mark A. Male
Executive Vice President

Ernie Shaghalian
Government Affairs Chair

cc: Matthew Gendron, General Counsel
Beth Vollucci, Chief Consumer and Filing Services
Rachel Chester, Chief Consumer and Licensing Services