Concise Explanatory Statement

Rhode Island Government Register

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

AGENCY: Rhode Island Department of Business Regulation

DIVISION: Insurance Division

RULE IDENTIFIER: 230-RICR-20-50-4

REGULATION TITLE: Insurance Claims Adjusters

RULEMAKING ACTION: Amendment

REASON FOR RULEMAKING:

This amendment is proposed to require adjusters licensed in Rhode Island to complete biennial continuing education. This amendment addresses a professional development gap the Division and state insurance regulators nationwide have identified. It is necessary to protect Rhode Islanders and to bring the Rhode Island regulation into conformance with National Association of Insurance Commissioners (NAIC) model guidance. At the same time, we are proposing regulatory changes related to a 2023 legislative change from 2023 Public Laws Chapters 342 & 343 and small scriveners changes throughout.

CHANGES TO TEXT OF THE RULE:

§4.3(A)4:	update statute citation
§4.3(A)8:	update statute citation
§4.4(E):	update language
§4.4(E)12:	update statute citation
§4.4(E)13:	update statute citation
§4.7(A):	update language and internal citation
§4.7(C):	update language
§4.8(A),(B),(C),(D):	updated language to track with NAIC model law and typographical corrections
§4.9:	insert new continuing education requirement
§4.~~9~~10:	§ renumbered & update statute cite and technical revision to include child support and statutory requirements
§4.~~10~~11:	§ renumbered, update to include motor vehicle physical damage claims, update statute & internal citations, typographical corrections
§4.~~11~~12:	§ renumbered, update statute & internal citations

§4.~~12~~13:	§ renumbered, technical revision, inserting continuing education requirement, update statute citations
§4.~~13~~14:	§ renumbered
§4.~~14~~15:	§ renumbered

New 4.11(A)(10):	provision added pursuant to statutory enactment
New 4.11(A)(15):	provision added pursuant to statutory enactment

One comment was received during the comment period. The commenter did not object to the amendment but suggested the Department add a new adjuster in training license.

The Department will explore the adjuster in training license suggestion.

REGULATORY ANALYSIS:

A complete regulatory analysis has been completed and submitted with the amendment.