

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

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

Title of Rule: Unfair Property/Casualty Claims Settlement Practices

Rule Identifier: 230-RICR-20-40-2

Rulemaking Action: Direct Final Amendment

Important Dates:

Date of Public Notice: January 22, 2026

End of Public Comment: February 27, 2026

Rulemaking Authority:

R.I. Gen. Laws § 27-9.1

Summary of Rulemaking Action:

To update current regulation with amendment per 2025 P.L. Chs 472 & 473 amending R.I. Gen. Laws § 27-9.1-4(a)(29).

The Agency does not expect this filing to be controversial and therefore, a public hearing will not be held.

Additional Information and Public Comments:

If no formal objection is received on or before February 27, 2026, the Department of Business Regulation (includes the Office of the Health Insurance Commissioner) will file the Amendment and the Final Rule will take effect on this date.

Objections should be addressed to:

Patrick Smock

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

1511 Pontiac Avenue, Building 69-2

Cranston , RI 02920

DBR.Insurance@dbr.ri.gov

Regulatory Analysis Summary and Supporting Documentation:

Regulation amended to include statutory language:

§ 2.8(A)(1): § 27-91-4~~(25)(a)(29)~~ and insert **to eighty percent (80%)**

§ 2.8(A)(2)(a): § 27-91-4~~(25)(a)(29)~~

§ 2.8(A)(3): insert **to eighty percent (80%)**

§ 2.8(B)(1)(b)(1): §27-91-4~~(25)(a)(29)~~

For full regulatory analysis or supporting documentation contact the agency staffperson listed above.