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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2013

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A N A C T

RELATING TO INSURANCE

Introduced By: Representatives Messier, Fellela, and Ferri

Date Introduced: February 27, 2013

Referred To: House Corporations

(Business Regulation)

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-3 of the General Laws entitled "Surplus Lines Insurance" is
2 hereby amended by adding thereto the following section:

3 **27-3-40.1. Production of data.** -- [All surplus lines insurers insuring risks located within](#)
4 [this state shall, upon the reasonable request of the insurance division, produce data concerning](#)
5 [claims, premiums written and losses incurred within this state.](#)

6 SECTION 2. Sections 27-76-1 and 27-76-6 of the General Laws in Chapter 27-76
7 entitled "Weather Related Losses" are hereby amended to read as follows:

8 **27-76-1. Applicability.** -- ~~The~~ [Except for the provisions of section 27-76-6, the](#)
9 provisions of this chapter shall be applicable only to personal lines residential property insurance
10 on dwelling houses.

11 **27-76-6. State of emergency; effect upon insurance policies; rules.** -- (a) The
12 department of business regulation may promulgate regulations to take effect upon the declaration
13 of a catastrophe, as declared by a nationally recognized catastrophe loss index provider, that
14 address any of the following or other matters related to the catastrophe for insurance policies
15 issued in this state:

- 16 (1) Reporting requirements for claims related to the emergency;
17 (2) Grace periods for payment of insurance premiums and performance of other duties
18 by insureds (other than the duty to mitigate); and/or
19 (3) Temporary postponement of cancellations and nonrenewals of insurance policies.

1 (b) Subdivisions (a)(2) and (3) above apply to all insurance policies, regardless of the line
2 of insurance, issued to residents of this state displaced as a result of the catastrophe. The
3 regulations shall require the insurer to make reasonable efforts to contact the policyholder and
4 provide the accommodations requested by the policyholder, within the limits of accommodations
5 detailed in the regulation, upon confirmation that the policyholder has been displaced by the
6 catastrophe.

7 SECTION 3. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
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- 1 This act would require surplus lines insurer to provide data upon request of the insurance
- 2 division and would expand the requirements to provide accommodations to a policyholder
- 3 affected by a catastrophe for all lines of insurance.
- 4 This act would take effect upon passage.

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