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LC01420/SUB A
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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. Sections 27-76-1 and 27-76-6 of the General Laws in Chapter 27-76
2 entitled "Weather Related Losses" are hereby amended to read as follows:

3 **27-76-1. Applicability.** -- ~~The~~ Except for the provisions of section 27-76-6, the
4 provisions of this chapter shall be applicable only to personal lines residential property insurance
5 on dwelling houses.

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

11 (1) Reporting requirements for claims related to the emergency;

12 (2) Grace periods for payment of insurance premiums and performance of other duties
13 by insureds (other than the duty to mitigate); and/or

14 (3) Temporary postponement of cancellations and nonrenewals of insurance policies.

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

1 [catastrophe.](#)

2 SECTION 2. 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 expand the requirements to provide accommodations to a policyholder
- 2 affected by a catastrophe for all lines of insurance.
- 3 This act would take effect upon passage.

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