

**2013 -- S 0715 SUBSTITUTE A**

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LC01421/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: Senators Jabour, Crowley, Picard, and Doyle

Date Introduced: March 13, 2013

Referred To: Senate Commerce

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  
A N A C T  
RELATING TO INSURANCE

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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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