

**VOLUME I:**  
**GENERAL GOVERNMENT**  
**AND QUASI-PUBLIC AGENCIES**

**DEPARTMENT OF**  
**BUSINESS REGULATION**

---

## **Agency Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Agency Mission**

To assist, educate, and protect the public through the implementation and enforcement of state laws mandating regulation and licensing of designated businesses, professions, occupations, and other specific activities while recognizing the need to foster a prosperous and sound business environment that serves the public interest.

#### **Agency Description**

The Department of Business Regulation's primary function is to implement state laws mandating the regulation and licensing of designated businesses, professions, occupations and other specified activities. The department is composed of five divisions and Central Management, which includes the budget, regulatory standards, compliance and enforcement. The respective divisions are: Banking, Securities, Insurance, Building, Design and Fire Professionals, Commercial Licensing and Gaming and Athletics Licensing, and the Office of the Health Insurance Commissioner. The Director of Business Regulation is appointed by the Governor and serves statutorily as the State Banking Commissioner, Commissioner of Insurance, Real Estate Administrator, Chief of Intoxicating Beverages, and State Boxing Commissioner. The Department also houses other commissions including the Real Estate Commission, Real Estate Appraisal Board, Rhode Island Board of Accountancy, the Certified Constables' Board, and the Racing and Athletics Hearing Board. The Department issues over 200,000 licenses and conducts administrative hearings involving issuances, administrative penalties, denials, suspensions and/or revocations.

#### **Statutory History**

The department was established by the Rhode Island General Assembly in 1939 and is organized under R.I. General Laws § 42-14-1, et seq.

# Budget

## Department Of Business Regulation

	2019 Actuals	2020 Actuals	2021 Enacted Budget	2021 Revised Budget	2022 Recommended
<b>Expenditures by Program</b>					
Central Management	2,328,073	2,910,334	5,427,777	3,212,802	4,662,104
Banking Regulation	1,411,033	1,591,551	1,648,138	1,653,509	1,695,824
Securities Regulation	1,033,283	764,541	913,056	719,913	832,118
Insurance Regulation	5,022,465	5,432,057	5,882,354	5,879,377	6,461,335
Board of Accountancy	4,485	5,550	5,883	5,883	5,883
Commercial Licensing and Gaming and Athletics Licensing	2,251,496	1,693,977	1,951,417	2,091,803	1,943,108
Office of Health Insurance Commissioner	2,921,825	2,493,508	2,335,493	2,516,568	2,491,693
Division of Building, Design and Fire Professionals	7,953,746	7,861,073	8,176,923	11,222,347	9,726,849
Office of Cannabis Regulation	0	860,322	1,413,888	1,416,880	4,963,904
<b>Total Expenditures</b>	<b>22,926,405</b>	<b>23,612,913</b>	<b>27,754,929</b>	<b>28,719,082</b>	<b>32,782,818</b>
<b>Expenditures by Object</b>					
Salary And Benefits	17,330,651	17,788,971	18,588,944	21,289,192	22,766,184
Contract Professional Services	2,323,247	2,392,710	4,961,245	2,640,372	2,968,684
Operating Supplies And Expenses	2,753,797	2,834,659	3,981,002	4,390,780	6,321,695
Assistance And Grants	(8,646)	600	155,000	330,000	302,517
Aid To Local Units Of Government	(450)	0	0	0	0
<b>Subtotal: Operating</b>	<b>22,398,598</b>	<b>23,016,940</b>	<b>27,686,191</b>	<b>28,650,344</b>	<b>32,359,080</b>
Capital Purchases And Equipment	527,807	523,973	68,738	68,738	423,738
Operating Transfers	0	72,000	0	0	0
<b>Subtotal: Other</b>	<b>527,807</b>	<b>595,973</b>	<b>68,738</b>	<b>68,738</b>	<b>423,738</b>
<b>Total Expenditures</b>	<b>22,926,405</b>	<b>23,612,913</b>	<b>27,754,929</b>	<b>28,719,082</b>	<b>32,782,818</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	16,364,135	15,696,311	17,469,427	17,490,565	19,610,673
Federal Funds	1,007,599	2,180,159	3,242,464	4,172,593	2,457,467
Restricted Receipts	5,130,695	5,325,946	6,970,025	6,982,645	10,546,750
Operating Transfers From Other Funds	423,977	410,497	73,013	73,279	167,928
<b>Total Expenditures</b>	<b>22,926,405</b>	<b>23,612,913</b>	<b>27,754,929</b>	<b>28,719,082</b>	<b>32,782,818</b>
<b>FTE Authorization</b>	<b>161.0</b>	<b>161.0</b>	<b>161.0</b>	<b>161.0</b>	<b>176.0</b>

# Personnel Agency Summary

## Department Of Business Regulation

	FY 2021		FY 2022	
	FTE	Cost	FTE	Cost
Classified			155.0	10,947,297
Unclassified			21.0	2,032,600
<b>Subtotal</b>	<b>161.0</b>	<b>15,092,909</b>	<b>176.0</b>	<b>12,979,897</b>
Transfer Out		0.0		(100,788)
Overtime (1.5)		252,116		143,670
Seasonal/Special Salaries/Wages		36,800		0
Turnover		(959,567)		0
<b>Total Salaries</b>		<b>14,422,258</b>		<b>14,592,085</b>
<b>Benefits</b>				
Contract Stipends		9,300		9,300
FICA		916,744		987,138
Health Benefits		1,269,256		2,121,708
Holiday		4,630		0
Payroll Accrual		63,901		75,323
Retiree Health		716,265		679,193
Retirement		3,432,162		3,828,323
<b>Subtotal</b>		<b>6,412,258</b>		<b>7,700,985</b>
<b>Total Salaries and Benefits</b>		<b>20,834,516</b>	<b>176.0</b>	<b>22,293,070</b>
<b>Cost Per FTE Position</b>				<b>140,562</b>
Statewide Benefit Assessment		454,676		473,114
<b>Payroll Costs</b>		<b>21,289,192</b>	<b>176.0</b>	<b>22,766,184</b>
<b>Purchased Services</b>				
Buildings and Ground Maintenance		1,185		1,185
Clerical and Temporary Services		5,208		5,208
Design and Engineering Services		4,200		4,200
Information Technology		40,700		40,700
Management & Consultant Services		2,238,530		2,376,842
Medical Services		12,439		12,439
Other Contracts		31,798		131,798
Training and Educational Services		306,312		396,312
<b>Subtotal</b>		<b>2,640,372</b>		<b>2,968,684</b>
<b>Total Personnel</b>		<b>23,929,564</b>	<b>176.0</b>	<b>25,734,868</b>
<b>Distribution by Source of Funds</b>				
General Revenue		15,089,926	135.4	16,947,659
Federal Funds		3,374,264	1.0	1,765,306
Restricted Receipts		5,392,095	39.6	6,953,975
Operating Transfers from Other Funds		73,279	0.0	67,928
<b>Total All Funds</b>		<b>23,929,564</b>	<b>176.0</b>	<b>25,734,868</b>

## Performance Measures

### Department Of Business Regulation

#### Timeliness of Banking Division License Issuance

The figures below represent the average amount of time it takes the Banking Division to issue a license. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	40	40	35	20	20
<b>Actual</b>	27.00	19.00	20.00	0.00	

#### Office of the Health Insurance Commissioner -- Small Group Premium Base Rates

The Office of the Health Insurance Commissioner (OHIC) annually reviews and approves commercial premiums. This review supports OHIC's charge to balance insurance affordability and insurer solvency. This measure focuses on approved premiums for small groups (50 or fewer employees). Due to their size, small groups often have higher rates of increase than large employers and are more vulnerable to changes in their cost structure. OHIC has begun monitoring how closely the effective rates of increase track the approved rates, which will significantly improve future performance data monitoring. The figures below represent the average approved essential health benefits (EHB) base rate increase for small group issuers. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	4.00%	4.00%	4.00%	4.00%	4.00%
<b>Actual</b>	1.60%	5.90%	1.90%	0.00%	

#### Timeliness of Design Professionals License Issuance

The Boards for Design Professionals examines and licenses professional engineers, land surveyors, landscape and traditional architects. The figures below represent the average amount of time it takes the Boards for Design Professionals to issue a license. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	60	60	60	0	0
<b>Actual</b>	50.00	0.00	0.00	0.00	

#### OHIC -- Individual Market Premium Base Rates

The figures below represents the average approved individual market premium essential health benefits (EHB) base rate increase. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	4.50%	0.00%	4.50%	0.00%	4.50%
<b>Actual</b>	12.70%	-0.70%	4.00%	0.00%	

## Performance Measures

### Department Of Business Regulation

#### Insurance Examiner Utilization Rate

The figures below represent the utilization rate for insurance examiners, calculated by dividing the hours billed to domestic insurance companies by the total hours examiners are available to work. This measure includes only examiner positions whose time is heavily weighted towards examinations with minimal administrative functions. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	73.00%	73.00%	70.00%	75.00%	75.00%
<b>Actual</b>	60.48%	64.39%	80.49%	0.00%	

#### Customer Satisfaction

The figures below represent average customer satisfaction across the Department, measured through surveys that contain multiple questions to solicit ratings of 1 to 5 that aggregate to a possible perfect score of 100. [Notes: The 2019 target has been revised. Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	95.00	90.00	90.00	91.00	91.00
<b>Actual</b>	89.57	90.03	92.94	0.00	

#### Business Environment Index

This performance measure assesses the average respondent's assessment of the Rhode Island business environment, measured through surveys that contain multiple questions to solicit ratings of 1 to 5 that aggregate to a possible perfect score of 100. [Note: Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	90.00	90.00	90.00	90.00	90.00
<b>Actual</b>	84.24	88.40	89.75	0.00	

#### Timeliness of Complaint Resolution

The figures below represent the average amount of time it takes across the Department to resolve complaints. [Notes: The 2019 target has been revised. Missing values appear as zeros in the measure.]

	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	8	9	5	5	5
<b>Actual</b>	10.00	3.00	4.00	0.00	

---

## Performance Measures

---

### Department Of Business Regulation

---

#### OHIC -- Insurer Surplus as a Percentage of Revenue (SAPOR)

---

Surplus as a Percent of Revenue (SAPOR) is the industry standard measure of health insurer financial stability. The Office of the Health Insurance Commissioner (OHIC) tracks SAPOR in support of its legislative mandate to monitor insurer solvency. The figures below represent the straight average (unweighted by membership) of insurer SAPOR. Because SAPOR targets vary by insurance company, the targets below are averages for companies operating in the Rhode Island market. [Note: Missing values appear as zeros in the measure.]

<i>Frequency: Annual</i>	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	20.50%	20.50%	20.00%	20.00%	20.00%
<b>Actual</b>	14.91%	17.51%	17.89%	0.00%	

---

#### OHIC -- Value-Based Alternative Payments

---

The figures below represent the use of value-based alternative payment models as percent of insured medical payments. [Note: Missing values appear as zeros in the measure.]

<i>Frequency: Annual</i>	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	50.00%	50.00%	50.00%	50.00%	50.00%
<b>Actual</b>	50.00%	50.00%	50.00%	0.00%	

---

#### OHIC -- Large Group Premium Base Rates

---

The figures below represent the average approved large group premium expected overall average premium trend. [Note: Missing values appear as zeros in the measure.]

<i>Frequency: Annual</i>	<i>Reporting Period: State Fiscal Year</i>				
	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Target</b>	4.00%	4.00%	4.00%	4.00%	4.00%
<b>Actual</b>	9.20%	9.10%	7.70%	0.00%	

---

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Central Management**

---

##### **Mission**

To administer the functions for the department with regard to the licensing and regulation of designated businesses, occupations and professions through the enforcement of applicable state laws.

##### **Description**

Central Management is composed of the Director's Office, budget, regulatory standards, compliance and enforcement. Specific functions include legal research, drafting and analysis of legislation, issuance of legal opinions related to the department's operations, conducting administrative and rate hearings, and providing legal services to the Director, Deputy Directors, and advising the other commissions housed within the department. Central Management compiles, submits and monitors budgets of the respective divisions, approves vouchers and contracts, and provides all personnel and management services. The Director issues show cause and cease and desist orders; renders decisions relative to the operations of financial institutions and insurance companies; has the authority to deny, suspend, or revoke licenses and approve or disapprove rates; and acts as receiver in case of insolvency of certain regulated entities. The Director or his/her designee may be a member of various occupational licensing boards and commissions assigned to the department by the legislature in order to assist in the administration and regulation of licensing programs. The Director is also a member of such diverse administrative bodies such as the Board of Bank Incorporation and the Rhode Island Housing and Mortgage Finance Corporation. Central Management is also responsible for monitoring legislation impacting the department and for the annual submission of its own legislative program.

##### **Statutory History**

R.I. General Laws § 42-14-1 establishes the Director as head of the department. RIGL § 42-14-2 enumerates the functions of the department regarding the regulation of assigned occupations, businesses, and professions.



# Budget

## Agency: Department Of Business Regulation

### Central Management

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	2,328,073	2,910,334	5,427,777	3,212,802	4,662,104
<b>Total Expenditures</b>	<b>2,328,073</b>	<b>2,910,334</b>	<b>5,427,777</b>	<b>3,212,802</b>	<b>4,662,104</b>
<b>Expenditures by Object</b>					
Salary and Benefits	1,200,079	1,551,081	1,600,598	1,656,496	3,209,287
Contract Professional Services	32,205	35,371	2,351,631	30,758	30,758
Operating Supplies and Expenses	1,094,692	1,309,231	1,473,511	1,523,511	1,420,022
<b>Subtotal: Operating</b>	<b>2,326,976</b>	<b>2,895,683</b>	<b>5,425,740</b>	<b>3,210,765</b>	<b>4,660,067</b>
Capital Purchases And Equipment	1,097	14,651	2,037	2,037	2,037
<b>Subtotal: Other</b>	<b>1,097</b>	<b>14,651</b>	<b>2,037</b>	<b>2,037</b>	<b>2,037</b>
<b>Total Expenditures</b>	<b>2,328,073</b>	<b>2,910,334</b>	<b>5,427,777</b>	<b>3,212,802</b>	<b>4,662,104</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	2,328,073	2,623,307	4,536,139	2,861,038	3,015,637
Federal Funds	0	287,027	891,638	351,764	1,646,467
<b>Total Expenditures</b>	<b>2,328,073</b>	<b>2,910,334</b>	<b>5,427,777</b>	<b>3,212,802</b>	<b>4,662,104</b>

# Personnel

## Agency: Department Of Business Regulation

### Central Management

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ASSISTANT DIRECTOR FINANCIAL AND CONTRACT MANAGEMENT	00141A	1.0	116,327
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	00141A	1.0	110,787
DEPUTY CHIEF OF LEGAL SERVICES	00137A	2.0	192,848
FISCAL MANAGEMENT OFFICER	00126A	1.0	69,693
INTERDEPARTMENTAL PROJECT MANAGER	00139A	1.0	105,569
LEGAL ASSISTANT	00119A	1.0	44,380
PRINCIPAL ECONOMIC AND POLICY ANALYST	00138A	1.0	95,403
ZFTE RECONCILIATION TO AUTHORIZATION	00000A	2.4	0
<b>Subtotal Classified</b>		<b>10.4</b>	<b>735,007</b>
<b>Unclassified</b>			
DIRECTOR- DEPARTMENT OF BUSINESS REGULATION	20945F	1.0	135,000
EXECUTIVE SECRETARY	00819A	1.0	50,869
PROGRAM MANAGER	00828A	1.0	88,483
SENIOR LEGAL COUNSEL	00134A	1.0	84,341
<b>Subtotal Unclassified</b>		<b>4.0</b>	<b>358,693</b>
<b>Subtotal</b>		<b>14.4</b>	<b>1,093,700</b>
Transfer Out			(64,154)
<b>Total Salaries</b>			<b>2,598,852</b>
<b>Benefits</b>			
FICA			78,763
Health Benefits			133,263
Payroll Accrual			6,001
Retiree Health			54,359
Retirement			297,382
<b>Subtotal</b>			<b>569,768</b>
<b>Total Salaries and Benefits</b>		<b>14.4</b>	<b>3,168,620</b>
<b>Cost Per FTE Position</b>			<b>264,052</b>
Statewide Benefit Assessment			40,667
<b>Payroll Costs</b>		<b>14.4</b>	<b>3,209,287</b>
<b>Purchased Services</b>			
Other Contracts			30,758
<b>Subtotal</b>			<b>30,758</b>
<b>Total Personnel</b>		<b>14.4</b>	<b>3,240,045</b>

---

## Personnel

**Agency: Department Of Business Regulation**

---

### Central Management

---

	FY 2022	
	FTE	Cost
<b>Distribution by Source of Funds</b>		
General Revenue	14.4	1,670,739
Federal Funds	0.0	1,569,306
<b>Total All Funds</b>	<b>14.4</b>	<b>3,240,045</b>

---

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Banking Regulation**

---

##### **Mission**

To charter, license and ensure compliance with statutory requirements for the safe and sound operation of regulated financial institutions, Rhode Island bank holding companies, credit unions and licensees in order to protect the public interest. The Banking Division seeks to create a sound financial services industry in the State of Rhode Island by being both a regulator and an advocate. We have interpreted that to mean fostering the growth of a diverse and resilient financial services industry that provides credit to all corners of Rhode Island, holds the confidence of its customers, and whom we do not prevent from competing, innovating, and thriving. We believe that sound and prudent regulation creates a level playing field on which our financial institutions can thrive while at the same time providing protection to Rhode Island consumers.

##### **Description**

The Banking Division provides regulatory oversight of state-chartered banks, state chartered credit unions and Rhode Island bank holding companies through financial examinations and reviews to determine compliance with state banking laws, financial solvency, and safety and soundness. The Division is also responsible for regulating, monitoring and examining other licensees, including almost 2,200 mortgage loan originators and approximately 1,100 companies licensed as debt collectors, third party loan servicers, lenders, loan brokers, small loan lenders, sellers of checks, electronic money transmitters, check cashers and debt-management companies. The purpose of examinations are to determine financial solvency and compliance with Rhode Island banking laws and regulations for the protection of depositors and the public. The Division reviews and conducts hearings on applications filed by financial institutions and other licensees. The Division enforces statutes relating to maximum interest charges and state usury laws and conducts administrative hearings when required. Additional responsibilities include investigating and resolving several hundred consumer complaints and inquiries each year.

##### **Statutory History**

R.I. General Laws § 19-1 to § 19-14.10 charge the Division of Banking with the regulation, licensing, or registration of financial institutions, Rhode Island bank holding companies, credit unions and licensees (lenders, loan brokers, small loan lenders, mortgage loan originators, foreign exchange transaction businesses, sellers of checks, electronic money transmitters, check cashers, and debt management companies and debt collectors.)

RIGL § 6-26 to § 6-27 relate to Interest, Usury and Truth in Lending.

RIGL § 34-23 to § 34-27 relate to Mortgages.

RIGL § 19-14.3 to § 19-14.8 relate to the Sale of Checks, Electronic Money Transfers, Foreign Exchange Transactions, Insurance Premium Finance Agreements and Debt Management Companies.

RIGL §19-14.9 relates to the registration of debt collectors.

RIGL § 19-14.10 relates to the licensing and supervision of mortgage loan originators.

RIGL § 19-14.11 relates to the licensing of third-party loan servicers.

# Budget

## Agency: Department Of Business Regulation

### Banking Regulation

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	1,411,033	1,591,551	1,648,138	1,653,509	1,695,824
<b>Total Expenditures</b>	<b>1,411,033</b>	<b>1,591,551</b>	<b>1,648,138</b>	<b>1,653,509</b>	<b>1,695,824</b>
<b>Expenditures by Object</b>					
Salary and Benefits	1,339,621	1,518,064	1,557,337	1,562,708	1,603,023
Contract Professional Services	0	0	1,360	1,360	1,360
Operating Supplies and Expenses	65,601	70,377	84,441	84,441	86,441
<b>Subtotal: Operating</b>	<b>1,405,223</b>	<b>1,588,441</b>	<b>1,643,138</b>	<b>1,648,509</b>	<b>1,690,824</b>
Capital Purchases And Equipment	5,810	3,110	5,000	5,000	5,000
<b>Subtotal: Other</b>	<b>5,810</b>	<b>3,110</b>	<b>5,000</b>	<b>5,000</b>	<b>5,000</b>
<b>Total Expenditures</b>	<b>1,411,033</b>	<b>1,591,551</b>	<b>1,648,138</b>	<b>1,653,509</b>	<b>1,695,824</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	1,345,787	1,503,708	1,573,138	1,578,509	1,620,824
Federal Funds	0	27,297	0	0	0
Restricted Receipts	65,245	60,546	75,000	75,000	75,000
<b>Total Expenditures</b>	<b>1,411,033</b>	<b>1,591,551</b>	<b>1,648,138</b>	<b>1,653,509</b>	<b>1,695,824</b>

# Personnel

## Agency: Department Of Business Regulation

### Banking Regulation

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ASSISTANT SUPERVISOR OF EXAMINATIONS	0AB35A	3.0	287,407
BANK EXAMINER	0AB24A	2.0	114,331
LICENSING AIDE	0AB15A	1.0	41,490
PRINCIPAL BANK EXAMINER	0AB31A	1.0	77,608
SENIOR BANK EXAMINER	0AB28A	5.0	341,167
STATE CHIEF BANK EXAMINER	00139A	1.0	113,697
<b>Subtotal Classified</b>		<b>13.0</b>	<b>975,700</b>
<b>Subtotal</b>		<b>13.0</b>	<b>975,700</b>
<b>Total Salaries</b>			<b>975,700</b>
<b>Benefits</b>			
FICA			74,643
Health Benefits			172,827
Payroll Accrual			5,699
Retiree Health			51,517
Retirement			284,095
<b>Subtotal</b>			<b>588,781</b>
<b>Total Salaries and Benefits</b>		<b>13.0</b>	<b>1,564,481</b>
<b>Cost Per FTE Position</b>			<b>120,345</b>
Statewide Benefit Assessment			38,542
<b>Payroll Costs</b>		<b>13.0</b>	<b>1,603,023</b>
<b>Purchased Services</b>			
Clerical and Temporary Services			720
Other Contracts			640
<b>Subtotal</b>			<b>1,360</b>
<b>Total Personnel</b>		<b>13.0</b>	<b>1,604,383</b>
<b>Distribution by Source of Funds</b>			
General Revenue		13.0	1,604,383
<b>Total All Funds</b>		<b>13.0</b>	<b>1,604,383</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Securities Regulation**

---

##### **Mission**

To enforce compliance with the applicable provisions of state laws and regulations related to the securities industry, franchises, charities, fund-raisers, and time-shares.

##### **Description**

Securities Regulation is responsible for the registration of certain securities, the licensing and regulation of broker-dealers, sales representatives, certain investment advisers and certain investment adviser representatives. The division is also responsible for enforcing compliance with the state's Franchise Investment Act, the registration of charitable organizations and fundraising groups, and the state's Real Estate Time-Share Act. In FY 2016, the division processed approximately 131,256 licenses and 14,844 registrations, conducted fifteen (15) on-site examinations of broker dealers and investment advisers, investigated 31 complaints, and instituted Five (5) enforcement actions, pursuant to applicable state and federal laws and regulations.

##### **Statutory History**

The division is charged with the administration and enforcement of the Rhode Island Uniform Securities Act ("RIUSA"), R.I. General Laws § 7-11; the Franchise Investment Act, § 19-28.1; the Charitable Solicitation Act, § 5-53.1; and the Real Estate Time-Share Act, § 34-41.

# Budget

## Agency: Department Of Business Regulation

### Securities Regulation

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	1,033,283	764,541	913,056	719,913	832,118
<b>Total Expenditures</b>	<b>1,033,283</b>	<b>764,541</b>	<b>913,056</b>	<b>719,913</b>	<b>832,118</b>
<b>Expenditures by Object</b>					
Salary and Benefits	1,017,955	684,650	883,829	690,686	802,891
Operating Supplies and Expenses	14,001	7,891	29,227	29,227	29,227
<b>Subtotal: Operating</b>	<b>1,031,956</b>	<b>692,541</b>	<b>913,056</b>	<b>719,913</b>	<b>832,118</b>
Capital Purchases And Equipment	1,327	0	0	0	0
Operating Transfers	0	72,000	0	0	0
<b>Subtotal: Other</b>	<b>1,327</b>	<b>72,000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Expenditures</b>	<b>1,033,283</b>	<b>764,541</b>	<b>913,056</b>	<b>719,913</b>	<b>832,118</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	1,033,283	730,282	691,321	693,610	817,118
Federal Funds	0	34,304	206,735	11,303	0
Restricted Receipts	(0)	(46)	15,000	15,000	15,000
<b>Total Expenditures</b>	<b>1,033,283</b>	<b>764,541</b>	<b>913,056</b>	<b>719,913</b>	<b>832,118</b>



# Personnel

## Agency: Department Of Business Regulation

### Securities Regulation

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ASSISTANT ADMINISTRATIVE OFFICER	0AB21A	1.0	48,995
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	00141A	1.0	112,593
LICENSING AIDE	00315A	1.0	40,479
PRINCIPAL SECURITIES EXAMINER	0AB31A	1.0	78,290
SECURITIES EXAMINER	0AB24A	2.0	116,476
SENIOR SECURITIES EXAMINER	0AB28A	1.0	65,861
<b>Subtotal Classified</b>		<b>7.0</b>	<b>462,694</b>
<b>Subtotal</b>		<b>7.0</b>	<b>462,694</b>
<b>Total Salaries</b>			<b>462,694</b>
<b>Benefits</b>			
FICA			35,396
Health Benefits			125,954
Payroll Accrual			2,696
Retiree Health			24,430
Retirement			133,445
<b>Subtotal</b>			<b>321,921</b>
<b>Total Salaries and Benefits</b>		<b>7.0</b>	<b>784,615</b>
<b>Cost Per FTE Position</b>			<b>112,088</b>
Statewide Benefit Assessment			18,276
<b>Payroll Costs</b>		<b>7.0</b>	<b>802,891</b>
<b>Total Personnel</b>		<b>7.0</b>	<b>802,891</b>
<b>Distribution by Source of Funds</b>			
General Revenue		7.0	802,891
<b>Total All Funds</b>		<b>7.0</b>	<b>802,891</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Insurance Regulation**

---

##### **Mission**

To monitor effectively the financial condition and market conduct activities of insurance companies licensed to do business in the State of Rhode Island. To monitor activities of all licensees such as producers, adjusters and appraisers. To ensure consumer access to an equitable insurance market and respond to consumer inquiries and investigate complaints to ensure consumers are treated fairly.

##### **Description**

The Insurance Division is responsible for conducting financial examinations of the 27 domestic insurance companies to ensure financial solvency and is also responsible for overseeing the market conduct of domestic or foreign insurance companies to ensure compliance with the insurance statutes and regulations. The Division also performs several licensing functions including, but not limited to, the licensing of over 1,300 insurance companies, over 120,000 insurance producers, adjusters and appraisers. The program also reviews rate and form filings for the Life, Accident and Health, and Property and Casualty lines of business for compliance with state statutes and regulations, and addresses consumer complaints for these lines of business. The program monitors and introduces legislation in order to protect consumers and maintain accreditation by the National Association of Insurance Commissioners, which it initially received in June of 1993. The division was reaccredited in December 1998, December 2003, June 2009, and in June 2014, each time receiving the maximum accreditation period of five years.

##### **Statutory History**

All chapters of R.I. General Laws § 27-1, RIGL § 42-14, and § 28-29 through § 28-38, and all Insurance Division regulations.

# Budget

## Agency: Department Of Business Regulation

### Insurance Regulation

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	5,022,465	5,432,057	5,882,354	5,879,377	6,461,335
<b>Total Expenditures</b>	<b>5,022,465</b>	<b>5,432,057</b>	<b>5,882,354</b>	<b>5,879,377</b>	<b>6,461,335</b>
<b>Expenditures by Object</b>					
Salary and Benefits	3,742,348	3,975,615	4,066,718	4,063,741	4,523,825
Contract Professional Services	1,136,753	1,260,654	1,635,421	1,635,421	1,753,733
Operating Supplies and Expenses	136,061	191,622	176,715	176,715	180,277
Aid To Local Units Of Government	125	0	0	0	0
<b>Subtotal: Operating</b>	<b>5,015,287</b>	<b>5,427,891</b>	<b>5,878,854</b>	<b>5,875,877</b>	<b>6,457,835</b>
Capital Purchases And Equipment	7,179	4,166	3,500	3,500	3,500
<b>Subtotal: Other</b>	<b>7,179</b>	<b>4,166</b>	<b>3,500</b>	<b>3,500</b>	<b>3,500</b>
<b>Total Expenditures</b>	<b>5,022,465</b>	<b>5,432,057</b>	<b>5,882,354</b>	<b>5,879,377</b>	<b>6,461,335</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	3,576,491	3,720,950	3,650,200	3,659,328	4,314,683
Federal Funds	0	137,856	222,500	209,695	0
Restricted Receipts	1,445,975	1,573,250	2,009,654	2,010,354	2,146,652
<b>Total Expenditures</b>	<b>5,022,465</b>	<b>5,432,057</b>	<b>5,882,354</b>	<b>5,879,377</b>	<b>6,461,335</b>

# Personnel

## Agency: Department Of Business Regulation

### Insurance Regulation

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ASSISTANT ADMINISTRATIVE OFFICER	00121A	1.0	61,870
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	00141A	1.0	135,278
CHIEF INSURANCE EXAMINER	00139A	1.0	105,569
CHIEF LIFE- ACCIDENT AND HEALTH INSURANCE ANALYST	00137A	2.0	189,279
CHIEF OF LEGAL SERVICES	00139A	1.0	103,457
DEPUTY DIRECTOR FINANCIAL SERVICE (DBR)	00146A	1.0	154,280
INSURANCE ANALYST	0AB24A	3.0	167,886
INSURANCE EXAMINER	0AB24A	4.0	217,021
INSURANCE EXAMINER-IN-CHARGE	0AB36A	3.0	320,452
LEGAL COUNSEL	00132A	1.0	72,684
LICENSING AIDE	0AB15A	4.0	179,658
PRINCIPAL INSURANCE ANALYST	0AB31A	2.0	171,793
PRINCIPAL INSURANCE EXAMINER	0AB31A	2.0	154,403
SENIOR ACCOUNTANT	0AB23A	1.0	60,499
SENIOR INSURANCE ANALYST	0AB28A	1.0	67,920
SENIOR INSURANCE EXAMINER	0AB28A	9.0	606,288
<b>Subtotal Classified</b>		<b>37.0</b>	<b>2,768,337</b>
<b>Subtotal</b>		<b>37.0</b>	<b>2,768,337</b>
<b>Total Salaries</b>			<b>2,768,337</b>
<b>Benefits</b>			
FICA			211,303
Health Benefits			470,010
Payroll Accrual			16,146
Retiree Health			146,168
Retirement			802,513
<b>Subtotal</b>			<b>1,646,140</b>
<b>Total Salaries and Benefits</b>		<b>37.0</b>	<b>4,414,477</b>
<b>Cost Per FTE Position</b>			<b>126,128</b>
Statewide Benefit Assessment			109,348
<b>Payroll Costs</b>		<b>37.0</b>	<b>4,523,825</b>
<b>Purchased Services</b>			
Clerical and Temporary Services			2,648
Management & Consultant Services			1,741,085
Training and Educational Services			10,000

---

## Personnel

**Agency: Department Of Business Regulation**

---

### Insurance Regulation

---

	FY 2022	
	FTE	Cost
<b>Purchased Services</b>		
Subtotal		1,753,733
<b>Total Personnel</b>	<b>37.0</b>	<b>6,277,558</b>
<b>Distribution by Source of Funds</b>		
General Revenue	36.0	4,235,924
Restricted Receipts	1.0	2,041,634
<b>Total All Funds</b>	<b>37.0</b>	<b>6,277,558</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Board of Accountancy**

---

##### **Mission**

The board intends to continue to intensify its analysis of continuing education records, as well as firm compliance with peer reviews, to efficiently process license renewals and responses, and to commence and resolve disciplinary actions efficiently and promptly.

##### **Description**

The Board of Accountancy is an autonomous board that is responsible for the administration of the licensing of certified public accountants, public accountants, partnerships, corporations, and sole proprietorships. It processes applications and fees, and issues initial certificates and permits to regulated business, occupations and professions. The board is responsible for governing the conduct of assigned licensees in order to comply with statutory provisions of the law and to promote the continued welfare of the general public. This includes recommending approval, denial, suspension or revocation of licenses or the imposition of such sanctions or penalties allowed by law. Hearings are held when required in order to resolve complaints and to act upon the denial, suspension or revocation of licenses. The board investigates complaints from the general public in all areas of licensing addressed above. Board personnel oversee the analysis of each CPA or PA application prior to Board review. In addition, Board personnel provide the general public with application and licensing information regarding all certified public accountants and public accountants and update monthly the listing of individual licensees and CPA firms on the DBR website, which facilitates information to the general public.

##### **Statutory History**

R.I. General Laws § 5-3.1, et seq. (1956) relate to the Board of Accountancy.

---

## Budget

---

### Agency: Department Of Business Regulation

---

#### Board of Accountancy

---

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	4,485	5,550	5,883	5,883	5,883
<b>Total Expenditures</b>	<b>4,485</b>	<b>5,550</b>	<b>5,883</b>	<b>5,883</b>	<b>5,883</b>
<b>Expenditures by Object</b>					
Operating Supplies and Expenses	4,485	5,550	5,883	5,883	5,883
<b>Subtotal: Operating</b>	<b>4,485</b>	<b>5,550</b>	<b>5,883</b>	<b>5,883</b>	<b>5,883</b>
<b>Total Expenditures</b>	<b>4,485</b>	<b>5,550</b>	<b>5,883</b>	<b>5,883</b>	<b>5,883</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	4,485	5,550	5,883	5,883	5,883
<b>Total Expenditures</b>	<b>4,485</b>	<b>5,550</b>	<b>5,883</b>	<b>5,883</b>	<b>5,883</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Commercial Licensing & Gaming & Athletic Licensing**

---

##### **Mission**

To increase the efficiency and effectiveness of occupational licensing programs and inspections in order to safeguard the health, safety, and welfare of the general public.

To enforce, adjust, amend, and interpret all rules and regulations of all professional boxing, and mixed martial arts events in the state.

##### **Description**

Commercial Licensing and Gaming and Athletics Licensing is responsible for the licensing and regulation of real estate agents, brokers and appraisers, auto body and salvage re-builder shops, auto wrecking and salvage yards, glass installation, auctioneers, liquor wholesalers, manufacturers, breweries, wineries, farmer wineries, brew pubs, brew on premise, salespersons (representing wholesalers) and agents (representing manufacturers and distillers), Class G (boat/airline/railroad) license holders, line-cleaners, class P caterer, and mobile and manufactured homes and parks and the enforcement of unit pricing, motor fuel advertising and health club pre-opening laws. The division is also responsible for supervising the enforcement of laws related to licensing and regulation of gaming and athletics licensing activities, including boxing, and mixed martial arts and simulcast wagering and the accounting and collection of racing taxes and fees as specified by state law. The division is also responsible for the licensing, registration and oversight of Medical Marijuana Program participants who commercially produce, manufacture, or sell medical marijuana and industrial hemp. The program provides the general public with application and licensing information for various occupations, businesses and professions. It investigates complaints received from the general public in all areas of licensing. The division also oversees simulcast wagering operations at the Twin River and Newport Grand facilities and conducts and participates in hearings, collects tax revenue and issues occupational licenses.

##### **Statutory History**

R.I. General Law § 5-58 relates to auctioneers; § 5-20.5 relates to real estate; § 5-20.7 relates to real estate appraisers; § 5-38 relates to automobile body repair shops; § 5-50 relates to pre-opening of health club sales campaigns; § 6-31 relates to unit pricing; § 23-26 relates to bedding and upholstered furniture; § 31-44 and § 31-44.1 relate to mobile and manufactured homes; § 42-14.2 relates to auto wrecking and salvage yards; § 31-37 relates to advertising and sale of motor fuel at retail; § 31-46-7 relates to auto body salvage re-builders' licenses; and § 3-1 relates to alcoholic beverages. RIGL § 21-28.6 relates to the Medical Marijuana Program; § 2-26 relates to industrial hemp. RIGL § 41-1 Sports, Racing, and Athletics. On 8/11/2016 the statute was amended to Division of Gaming and Athletics Licensing.



## Budget

### Agency: Department Of Business Regulation

#### Commercial Licensing and Gaming and Athletics Licensing

Expenditures by Sub Program	2019 Actuals	2020 Actuals	2021 Enacted Budget	2021 Revised Budget	2022 Recommended
Operations	2,251,496	1,693,977	1,951,417	2,091,803	1,943,108
<b>Total Expenditures</b>	<b>2,251,496</b>	<b>1,693,977</b>	<b>1,951,417</b>	<b>2,091,803</b>	<b>1,943,108</b>
<b>Expenditures by Object</b>					
Salary and Benefits	2,053,674	1,620,596	1,729,414	1,869,800	1,791,105
Contract Professional Services	45,215	900	1,040	1,040	1,040
Operating Supplies and Expenses	144,734	72,481	137,762	137,762	127,762
Assistance And Grants	0	0	80,000	80,000	20,000
<b>Subtotal: Operating</b>	<b>2,243,623</b>	<b>1,693,977</b>	<b>1,948,216</b>	<b>2,088,602</b>	<b>1,939,907</b>
Capital Purchases And Equipment	7,873	0	3,201	3,201	3,201
<b>Subtotal: Other</b>	<b>7,873</b>	<b>0</b>	<b>3,201</b>	<b>3,201</b>	<b>3,201</b>
<b>Total Expenditures</b>	<b>2,251,496</b>	<b>1,693,977</b>	<b>1,951,417</b>	<b>2,091,803</b>	<b>1,943,108</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	938,966	880,793	1,008,450	1,011,227	1,053,039
Federal Funds	0	126,447	0	135,256	0
Restricted Receipts	1,312,530	686,736	942,967	945,320	890,069
<b>Total Expenditures</b>	<b>2,251,496</b>	<b>1,693,977</b>	<b>1,951,417</b>	<b>2,091,803</b>	<b>1,943,108</b>

# Personnel

## Agency: Department Of Business Regulation

### Commercial Licensing and Gaming and Athletics Licensing

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ADMINISTRATOR REAL ESTATE	00135A	1.0	99,908
ASSISTANT ADMINISTRATIVE OFFICER	0AB21A	1.0	50,414
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	00141A	1.0	129,931
CHIEF IMPLEMENTATION AIDE	0AB28A	1.0	75,757
CHIEF LICENSING EXAMINER-RACING & ATHLETICS	00137A	1.0	95,261
CHIEF PUBLIC PROTECTION INSPECTOR	0AB32A	1.0	82,160
FISCAL CLERK	03714A	0.6	39,193
IMPLEMENTATION AIDE	0AB22A	1.0	49,574
LICENSING AIDE	0AB15A	2.0	84,643
PARI-MUTUEL OPERATIONS SPECIALIST	03726A	4.0	236,666
SYSTEMS ANALYST	0AB24A	1.0	59,942
<b>Subtotal Classified</b>		<b>14.6</b>	<b>1,003,449</b>
<b>Unclassified</b>			
STATE INSPECTOR-RACING AND ATHLETICS	00859H	0.0	15,686
<b>Subtotal Unclassified</b>		<b>0.0</b>	<b>15,686</b>
<b>Subtotal</b>		<b>14.6</b>	<b>1,019,135</b>
Transfer In			64,154
<b>Total Salaries</b>			<b>1,083,289</b>
<b>Benefits</b>			
FICA			83,897
Health Benefits			194,682
Payroll Accrual			6,292
Retiree Health			56,369
Retirement			324,407
<b>Subtotal</b>			<b>665,647</b>
<b>Total Salaries and Benefits</b>		<b>14.6</b>	<b>1,748,936</b>
<b>Cost Per FTE Position</b>			<b>119,790</b>
Statewide Benefit Assessment			42,169
<b>Payroll Costs</b>		<b>14.6</b>	<b>1,791,105</b>
<b>Purchased Services</b>			
Clerical and Temporary Services			640
Other Contracts			400
<b>Subtotal</b>			<b>1,040</b>
<b>Total Personnel</b>		<b>14.6</b>	<b>1,792,145</b>

---

## Personnel

**Agency: Department Of Business Regulation**

---

### **Commercial Licensing and Gaming and Athletics Licensing**

---

	FY 2022	
	FTE	Cost
<b>Distribution by Source of Funds</b>		
General Revenue	9.0	1,032,736
Restricted Receipts	5.6	759,409
<b>Total All Funds</b>	<b>14.6</b>	<b>1,792,145</b>

---

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Office of the Health Insurance Commissioner**

---

##### **Mission**

While ensuring the solvency of health insurers, the Office of the Health Insurance Commissioner strives to protect consumers, encourage the fair treatment of providers, and work collaboratively with all interested parties to improve the health care system's quality, accessibility, and affordability.

##### **Description**

The Office of the Health Insurance Commissioner (OHIC) is the first state agency dedicated solely to health insurance oversight – balancing traditional regulation with policy development. OHIC's core functions include: (1) consumer protection and market conduct; (2) health plan form and rate review across multiple health insurance lines of business (3) statutory and regulatory enforcement; and (4) policy development for health care system reform. OHIC oversees health insurer business practices in a market comprising over one billion dollars of premium. The Department of Business Regulation shares certain administrative and regulatory services and personnel with the Office of the Health Insurance Commissioner as directed by statute.

##### **Statutory History**

R.I. General Laws § 42-14.5-1 established the Office of the Health Insurance Commissioner. Applicable insurer regulations are found in various chapters of the RIGL § 27 and RIGL § 42.

# Budget

## Agency: Department Of Business Regulation

### Office of Health Insurance Commissioner

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Operations	2,921,825	2,493,508	2,335,493	2,516,568	2,491,693
<b>Total Expenditures</b>	<b>2,921,825</b>	<b>2,493,508</b>	<b>2,335,493</b>	<b>2,516,568</b>	<b>2,491,693</b>
<b>Expenditures by Object</b>					
Salary and Benefits	1,978,165	1,715,715	1,613,735	1,619,810	1,772,868
Contract Professional Services	852,751	707,073	595,757	595,757	615,757
Operating Supplies and Expenses	84,032	69,154	126,001	126,001	103,068
Assistance And Grants	0	0	0	175,000	0
<b>Subtotal: Operating</b>	<b>2,914,948</b>	<b>2,491,941</b>	<b>2,335,493</b>	<b>2,516,568</b>	<b>2,491,693</b>
Capital Purchases And Equipment	6,877	1,567	0	0	0
<b>Subtotal: Other</b>	<b>6,877</b>	<b>1,567</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Expenditures</b>	<b>2,921,825</b>	<b>2,493,508</b>	<b>2,335,493</b>	<b>2,516,568</b>	<b>2,491,693</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	1,560,423	1,614,244	1,710,887	1,715,184	1,728,734
Federal Funds	1,001,014	450,654	132,983	308,027	140,000
Restricted Receipts	360,389	428,609	491,623	493,357	622,959
<b>Total Expenditures</b>	<b>2,921,825</b>	<b>2,493,508</b>	<b>2,335,493</b>	<b>2,516,568</b>	<b>2,491,693</b>

# Personnel

## Agency: Department Of Business Regulation

### Office of Health Insurance Commissioner

		FY 2022	
		FTE	Cost
<b>Unclassified</b>			
ADMINISTRATIVE OFFICER	00722A	1.0	56,106
ASSOCIATE DIRECTOR FOR PLANNING- POLICY & REGULATION	00843A	1.0	144,764
DIRECTOR OF CONSUMER PROTECTION/EDUCATION PROGRAMS	08835A	1.0	84,249
EXECUTIVE ASSISTANT/CHIEF OF STAFF	00841A	2.0	251,741
EXECUTIVE DIRECTOR	00836A	1.0	102,299
HEALTH ECONOMIC SPECIALIST	00831A	1.0	81,392
HEALTH INSURANCE COMMISSIONER	00854A	1.0	252,592
PRINCIPAL POLICY ASSOCIATE	00837A	2.0	198,785
SENIOR POLICY ANALYST/PUBLIC INFORMATION	00831A	1.0	81,392
<b>Subtotal Unclassified</b>		<b>11.0</b>	<b>1,253,320</b>
<b>Subtotal</b>		<b>11.0</b>	<b>1,253,320</b>
Transfer Out			(100,788)
<b>Total Salaries</b>			<b>1,152,532</b>
<b>Benefits</b>			
FICA			81,605
Health Benefits			93,619
Payroll Accrual			6,716
Retiree Health			60,855
Retirement			332,016
<b>Subtotal</b>			<b>574,811</b>
<b>Total Salaries and Benefits</b>		<b>11.0</b>	<b>1,727,343</b>
<b>Cost Per FTE Position</b>			<b>172,734</b>
Statewide Benefit Assessment			45,525
<b>Payroll Costs</b>		<b>11.0</b>	<b>1,772,868</b>
<b>Purchased Services</b>			
Management & Consultant Services			615,757
<b>Subtotal</b>			<b>615,757</b>
<b>Total Personnel</b>		<b>11.0</b>	<b>2,388,625</b>
<b>Distribution by Source of Funds</b>			
General Revenue		6.0	1,669,963
Federal Funds		1.0	140,000
Restricted Receipts		4.0	578,662
<b>Total All Funds</b>		<b>11.0</b>	<b>2,388,625</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Division of Building, Design & Fire Professionals**

---

##### **Mission**

To increase the efficiency and effectiveness of occupational licensing programs and inspections in order to safeguard the health, safety, and welfare of the general public.

##### **Description**

The Building, Design and Fire Professionals division's purpose is to streamline the state review, regulation, and enforcement for all professions related to building and construction design, inspection, and enforcement of the building and fire codes. The Division is comprised of the Office of the State Fire Marshal (OSFM), the Fire Safety Code Board of Appeal and Review (FSCBAR), the State Building Office (SBO), which includes the Building Code Commission (BCC), the Contractors' Registration and Licensing Board (CRLB), the Boards of Registration for Professional Engineers and Professional Land Surveyors, the Board of Examination and Registration of Architects, and the Board of Examiners of Landscape Architects.

The OSFM has four units: investigations, inspections, plan review, and the Rhode Island State Bomb Squad (Squad). The investigations unit is responsible for conducting fire investigations where arson is suspected, and/or an injury or death has occurred. The Squad is responsible for responding to, mitigating, and investigating all incidents involving explosive materials. The Squad also provides tactical assistance to Federal, State, and local law enforcement entities. The inspections & plan review units work collaboratively and are responsible for reviewing construction plans, issuing building permits and inspecting new and remodeled structures relating to fire safety.

The FSCBAR is charged with the development and administrative review of a comprehensive fire safety code covering the State. Furthermore, the FSCBAR evaluates the proposed use of new fire-related technologies and provides the OSFM, other state agencies and all municipal fire departments with legal, regulatory and technical information.

The SBO is comprised of the BCC which establishes the minimum requirements necessary to protect public health, safety and welfare in the built environment by promulgating model building codes, and conducts plan reviews, inspects and issues building permits on all state-owned buildings; the CRLB which is tasked with the registration and regulation of all contractors, and the licensing and regulation of eight professions in the construction industry, taking administrative action against persons who violate applicable laws and regulations and providing consumer protection through a dispute resolution process; and the Engineers, Land Surveyors, Landscape Architects and Architects Boards for which the Division is responsible for enforcing the laws and regulations applicable to each of those professions.

##### **Statutory History**

R.I. General Laws § 5-65-15.1 establishes the duties, authority and responsibility of the State Building Commission. RIGL § 5-65 et al., establishes and sets the legislative operating authority for the Contractors' Registration and Licensing Board. RIGL § 23-28.3-1 governs the Fire Code Board of Appeal and Review. RIGL § 23-28 establishes the Rhode Island State Fire Marshal and defines its duties. RIGL § 5-8.1 establishes the Boards of Engineers Land Surveyors, RIGL § 5-1 establishes the Board of Architects. RIGL § 5-51 establishes the Board of Landscape Architects.

# Budget

## Agency: Department Of Business Regulation

### Division of Building, Design and Fire Professionals

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Contractor's Registration and Licensing Board	1,553,043	1,312,210	1,488,727	4,186,120	1,342,483
Fire Code Board of Appeal and Review	333,666	326,419	360,346	361,559	370,604
Fire Marshal	4,421,462	4,888,976	4,854,958	5,196,960	6,048,836
State Building Code Commission	1,645,575	1,333,468	1,472,892	1,477,708	1,964,926
<b>Total Expenditures</b>	<b>7,953,746</b>	<b>7,861,073</b>	<b>8,176,923</b>	<b>11,222,347</b>	<b>9,726,849</b>
<b>Expenditures by Object</b>					
Salary and Benefits	5,998,808	6,044,159	6,287,389	8,973,035	6,863,245
Contract Professional Services	256,324	243,794	356,036	356,036	446,036
Operating Supplies and Expenses	1,210,191	1,072,795	1,458,498	1,818,276	2,225,051
Assistance And Grants	(8,646)	600	75,000	75,000	32,517
Aid To Local Units Of Government	(575)	0	0	0	0
<b>Subtotal: Operating</b>	<b>7,456,101</b>	<b>7,361,348</b>	<b>8,176,923</b>	<b>11,222,347</b>	<b>9,566,849</b>
Capital Purchases And Equipment	497,645	499,725	0	0	160,000
<b>Subtotal: Other</b>	<b>497,645</b>	<b>499,725</b>	<b>0</b>	<b>0</b>	<b>160,000</b>
<b>Total Expenditures</b>	<b>7,953,746</b>	<b>7,861,073</b>	<b>8,176,923</b>	<b>11,222,347</b>	<b>9,726,849</b>
<b>Expenditures by Source of Funds</b>					
General Revenue	5,576,627	4,617,476	4,293,409	5,965,786	7,054,755
Federal Funds	6,585	1,116,572	1,788,608	3,156,548	671,000
Restricted Receipts	1,946,556	1,716,527	2,021,893	2,026,734	1,833,166
Operating Transfers from Other Funds	423,977	410,497	73,013	73,279	167,928
<b>Total Expenditures</b>	<b>7,953,746</b>	<b>7,861,073</b>	<b>8,176,923</b>	<b>11,222,347</b>	<b>9,726,849</b>



# Personnel

## Agency: Department Of Business Regulation

### Division of Building, Design and Fire Professionals

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ADMINISTRATIVE OFFICER	00124A	1.0	56,953
ARCHITECT BUILDING COMMISSION	00335A	1.0	90,166
ASSISTANT EXPLOSIVES AND FLAMMABLE LIQUIDS TECHNICIAN	03629A	2.0	125,571
BOMB TECHNICIAN I	03626A	3.0	158,166
BOMB TECHNICIAN III	03632A	1.0	73,148
BUSINESS MANAGEMENT OFFICER	00B26A	1.0	82,932
CHIEF DEPUTY FIRE MARSHAL	00134A	2.0	168,680
CHIEF OF FIRE SAFETY INSPECTIONS	03627A	1.0	71,892
CHIEF OF INSPECTIONS	00135A	6.0	540,167
CHIEF OF INSPECTIONS	00142A	1.0	107,774
CHIEF PLAN REVIEW OFFICER FIRE SAFETY	03627A	1.0	61,185
CHIEF STATE BUILDING CODE OFFICIAL (PLUMBING/MECH INSP)	00332A	1.0	87,458
CLERK SECRETARY	04016A	1.0	43,862
DEPUTY DIRECTOR DEPARTMENT OF BUSINESS REGULATION	00144A	1.0	126,156
DIRECTOR OF FIRE TRAINING	00136A	1.0	90,721
EXECUTIVE ASSISTANT	00118A	1.0	48,603
EXECUTIVE DIRECTOR FIRE SAFETY CODE OF APPEAL & REVIEW	03640A	1.0	110,697
FIRE INVESTIGATOR	03622A	1.0	47,804
FIRE INVESTIGATOR II	03624A	1.0	51,817
FIRE INVESTIGATOR III	03627A	2.0	130,046
FIRE INVESTIGATOR IV	03630A	1.0	66,018
FIRE SAFETY INSPECTOR	03621A	1.0	44,840
FIRE SAFETY INSPECTOR II	03623A	12.0	602,367
FIRE SAFETY TRAINING OFFICER	03628A	2.0	133,715
HEARING OFFICER CONTRACTORS' REGISTRATION BOARD	00334A	1.0	99,499
LICENSING AIDE	00315A	1.0	41,434
LICENSING AIDE	03615A	1.0	42,210
PRINCIPAL ECONOMIC AND POLICY ANALYST	00138A	1.0	97,194
PRINCIPAL STATE BUILDING CODE OFFICIAL (ELECTRICAL)	00331A	1.0	71,884
PRODUCTIVITY PROJECT DIRECTOR	00130A	1.0	67,796
SENIOR STATE BUILDING CODE OFFICIAL (BUILDING)	00328A	3.0	190,820
<b>Subtotal Classified</b>		<b>55.0</b>	<b>3,731,575</b>
<b>Unclassified</b>			
ADMINISTRATIVE AIDE	04514A	1.0	43,275
ADMINISTRATIVE ASSISTANT	00323A	2.0	120,882
ASSISTANT ADMINISTRATIVE OFFICER	04521A	1.0	58,816

# Personnel

## Agency: Department Of Business Regulation

### Division of Building, Design and Fire Professionals

		FY 2022	
		FTE	Cost
<b>Unclassified</b>			
STATE FIRE MARSHAL	00843A	1.0	131,604
<b>Subtotal Unclassified</b>		<b>5.0</b>	<b>354,577</b>
<b>Subtotal</b>		<b>60.0</b>	<b>4,086,152</b>
Overtime (1.5)			143,670
<b>Total Salaries</b>			<b>4,229,822</b>
<b>Benefits</b>			
Contract Stipends			9,300
FICA			319,870
Health Benefits			667,862
Payroll Accrual			24,065
Retiree Health			215,754
Retirement			1,270,159
<b>Subtotal</b>			<b>2,507,010</b>
<b>Total Salaries and Benefits</b>		<b>60.0</b>	<b>6,736,832</b>
<b>Cost Per FTE Position</b>			<b>114,184</b>
Statewide Benefit Assessment			126,413
<b>Payroll Costs</b>		<b>60.0</b>	<b>6,863,245</b>
<b>Purchased Services</b>			
Buildings and Ground Maintenance			1,185
Clerical and Temporary Services			1,200
Design and Engineering Services			4,200
Information Technology			40,700
Medical Services			12,439
Training and Educational Services			386,312
<b>Subtotal</b>			<b>446,036</b>
<b>Total Personnel</b>		<b>60.0</b>	<b>7,309,281</b>
<b>Distribution by Source of Funds</b>			
General Revenue		50.0	5,931,023
Federal Funds		0.0	56,000
Restricted Receipts		10.0	1,254,330
Operating Transfers from Other Funds		0.0	67,928
<b>Total All Funds</b>		<b>60.0</b>	<b>7,309,281</b>

## **Program Summary**

---

### **DEPARTMENT OF BUSINESS REGULATION**

---

#### **Office of Cannabis Regulation**

---

##### **Mission**

The Office of Cannabis Regulation (OCR) is charged with regulating adult use marijuana, medical marijuana, and industrial hemp in order to safeguard public health, maintain public safety, and prevent youth access.

##### **Description**

OCR has oversight over legal cannabis in the state, which is comprised of three elements: adult use marijuana, medical marijuana, and industrial hemp. The FY 2017 enacted budget moved regulation of the commercial aspects of the state's medical marijuana program from the Department of Health to the Department of Business Regulation. This includes overseeing the state's medical marijuana dispensaries (known as compassion centers); medical marijuana cultivators; caregivers who can grow marijuana on behalf of patients; and patients who choose to grow for themselves. The 2016 General Assembly passed the Hemp Growth Act, which established DBR as the regulator of hemp growers and handlers. As the regulator of adult use marijuana, OCR is tasked with licensing marijuana cultivators, processors, and retailers. OCR processes license application, conducts inspections, and undertakes enforcement actions when needed. OCR works alongside the Division of Taxation to ensure proper collection of marijuana excise and sales taxes, and to license and collect tax from entities selling cannabidiol (CBD) products derived from industrial hemp. OCR aids local and state law enforcement in the proper enforcement of the state's cannabis laws. OCR also helps the Department of Public Health and the Department of Behavioral Healthcare, Developmental Disabilities and Hospitals to address the prevention, treatment, and public health aspects of a legal cannabis market.

##### **Statutory History**

R.I. General Laws § 21-28.11 establish The Office of Cannabis Regulation. RIGL § 21-28.6 establishes DBR's role as the regulator of the commercial medical marijuana market. RIGL § 2-26 gives DBR oversight over industrial hemp.

# Budget

## Agency: Department Of Business Regulation

### Office of Cannabis Regulation

<b>Expenditures by Sub Program</b>	<b>2019 Actuals</b>	<b>2020 Actuals</b>	<b>2021 Enacted Budget</b>	<b>2021 Revised Budget</b>	<b>2022 Recommended</b>
Adult Use Marijuana Program	0	0	0	0	3,929,463
Medical Marijuana Program	0	860,322	1,413,888	1,416,880	1,034,441
<b>Total Expenditures</b>	<b>0</b>	<b>860,322</b>	<b>1,413,888</b>	<b>1,416,880</b>	<b>4,963,904</b>
<b>Expenditures by Object</b>					
Salary and Benefits	0	679,092	849,924	852,916	2,199,940
Contract Professional Services	0	144,919	20,000	20,000	120,000
Operating Supplies and Expenses	0	35,558	488,964	488,964	2,143,964
Assistance And Grants	0	0	0	0	250,000
<b>Subtotal: Operating</b>	<b>0</b>	<b>859,568</b>	<b>1,358,888</b>	<b>1,361,880</b>	<b>4,713,904</b>
Capital Purchases And Equipment	0	754	55,000	55,000	250,000
<b>Subtotal: Other</b>	<b>0</b>	<b>754</b>	<b>55,000</b>	<b>55,000</b>	<b>250,000</b>
<b>Total Expenditures</b>	<b>0</b>	<b>860,322</b>	<b>1,413,888</b>	<b>1,416,880</b>	<b>4,963,904</b>
<b>Expenditures by Source of Funds</b>					
Restricted Receipts	0	860,322	1,413,888	1,416,880	4,963,904
<b>Total Expenditures</b>	<b>0</b>	<b>860,322</b>	<b>1,413,888</b>	<b>1,416,880</b>	<b>4,963,904</b>

# Personnel

## Agency: Department Of Business Regulation

### Office of Cannabis Regulation

		FY 2022	
		FTE	Cost
<b>Classified</b>			
ADMINISTRATIVE OFFICER	0AB24A	2.0	114,176
ASSOCIATE DIRECTOR DIVISION OF COMMERCIAL LIC AND REGUL	00141A	0.0	0
CHIEF OF INSPECTIONS	00135A	1.0	78,631
CHIEF PUBLIC PROTECTION INSPECTOR	0AB32A	6.0	436,533
ECONOMIC AND POLICY ANALYST I	00130A	2.0	129,973
IMPLEMENTATION DIRECTOR POLICY AND PROGRAMS	00140A	1.0	97,781
INTERDEPARTMENTAL PROJECT MANAGER	00139A	2.0	184,183
INVESTIGATIVE AUDITOR	00133A	2.0	150,143
LEGAL COUNSEL	00132A	0.0	0
LICENSING AIDE	00315A	2.0	79,115
SENIOR ECONOMIC AND POLICY ANALYST	00134A	0.0	0
<b>Subtotal Classified</b>		<b>18.0</b>	<b>1,270,535</b>
<b>Unclassified</b>			
ADMINISTRATIVE OFFICER	00822A	1.0	50,324
<b>Subtotal Unclassified</b>		<b>1.0</b>	<b>50,324</b>
<b>Subtotal</b>		<b>19.0</b>	<b>1,320,859</b>
<b>Total Salaries</b>			<b>1,320,859</b>
<b>Benefits</b>			
FICA			101,661
Health Benefits			263,491
Payroll Accrual			7,708
Retiree Health			69,741
Retirement			384,306
<b>Subtotal</b>			<b>826,907</b>
<b>Total Salaries and Benefits</b>		<b>19.0</b>	<b>2,147,766</b>
<b>Cost Per FTE Position</b>			<b>268,471</b>
Statewide Benefit Assessment			52,174
<b>Payroll Costs</b>		<b>19.0</b>	<b>2,199,940</b>
<b>Purchased Services</b>			
Management & Consultant Services			20,000
Other Contracts			100,000
<b>Subtotal</b>			<b>120,000</b>
<b>Total Personnel</b>		<b>19.0</b>	<b>2,319,940</b>

---

## Personnel

**Agency: Department Of Business Regulation**

---

### Office of Cannabis Regulation

---

	FY 2022	
	FTE	Cost
<b>Distribution by Source of Funds</b>		
Restricted Receipts	19.0	2,319,940
<b>Total All Funds</b>	<b>19.0</b>	<b>2,319,940</b>

---