

**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 seven 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, the Office of Cannabis Regulation, and the Office of the Health Insurance Commissioner. The Director of Business Regulation is appointed by the Governor and statutorily directs and oversees the Superintendent of Banking and Insurance, and Real Estate, Liquor Control, and Gaming and Athletics Administration.

The Department also houses the Office of the State Fire Marshal, the Office of the State Building Commissioner and numerous boards and commissions including the Real Estate Commission, Real Estate Appraisal Board, Rhode Island Board of Accountancy, and the Certified Constables' 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

	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Expenditures by Program					
Central Management	3,265,143	3,656,930	3,801,190	3,209,105	4,609,968
Banking Regulation	1,615,559	1,817,078	2,005,687	1,836,005	1,864,125
Securities Regulation	639,081	747,193	878,630	855,351	880,851
Insurance Regulation	5,434,217	5,417,053	6,460,978	6,454,474	6,553,051
Board of Accountancy	5,204	5,176	5,490	5,490	5,490
Commercial Licensing and Gaming and Athletics Licensing	1,797,900	1,977,113	2,082,482	2,034,094	2,083,836
Office of Health Insurance Commissioner	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878
Division of Building, Design and Fire Professionals	8,487,513	9,564,678	12,116,181	11,708,701	16,429,499
Office of Cannabis Regulation	1,083,314	1,211,386	6,462,236	6,449,528	6,117,205
Total Expenditures	24,669,726	26,836,385	38,496,313	37,408,626	42,322,903
Expenditures by Object					
Salary and Benefits	18,330,237	19,833,982	22,852,100	22,887,689	23,858,012
Contract Professional Services	3,019,586	2,369,805	5,090,968	5,092,011	4,102,970
Operating Supplies and Expenses	3,068,746	3,416,588	7,863,258	6,961,939	6,889,354
Assistance and Grants	1,375	10,600	285,000	285,000	285,000
Subtotal: Operating	24,419,945	25,630,976	36,091,326	35,226,639	35,135,336
Capital Purchases and Equipment	249,601	1,205,410	2,404,987	2,181,987	7,187,567
Operating Transfers	180	0	0	0	0
Subtotal: Other	249,781	1,205,410	2,404,987	2,181,987	7,187,567
Total Expenditures	24,669,726	26,836,385	38,496,313	37,408,626	42,322,903
Expenditures by Source of Funds					
General Revenue	15,221,380	19,539,175	26,270,761	25,495,172	25,928,212
Federal Funds	3,869,737	817,183	691,187	869,963	641,503
Restricted Receipts	5,513,688	6,469,207	10,789,638	10,298,764	9,966,273
Operating Transfers From Other Funds	64,921	10,820	744,727	744,727	5,786,915
Total Expenditures	24,669,726	26,836,385	38,496,313	37,408,626	42,322,903
FTE Authorization	161.0	162.0	181.0	181.0	181.0

Personnel Agency Summary

Department of Business Regulation

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Classified	163.0	12,403,387	163.0	12,851,182
Unclassified	18.0	2,072,623	18.0	2,096,771
Subtotal	181.0	14,476,010	181.0	14,947,953
Overtime		156,835		160,723
Seasonal/Special Salaries/Wages		35,979		36,818
Turnover		(563,548)		(398,763)
Total Salaries		14,105,276		14,746,731
Benefits				
Contract Stipends		323,702		19,013
FICA		1,066,554		1,103,552
Health Benefits		2,159,803		2,291,827
Holiday		108		101
Payroll Accrual		0		84,160
Retiree Health		621,876		656,364
Retirement		4,083,264		4,404,587
Subtotal		8,255,307		8,559,604
Total Salaries and Benefits	181.0	22,360,583	181.0	23,306,335
Cost Per FTE Position		123,539		128,764
Statewide Benefit Assessment		527,106		551,677
Payroll Costs	181.0	22,887,689	181.0	23,858,012
Purchased Services				
Clerical and Temporary Services		25,000		25,000
Information Technology		47,700		47,700
Management & Consultant Services		2,314,911		2,825,870
Medical Services		5,000		5,000
Other Contracts		2,283,050		783,050
Training and Educational Services		416,350		416,350
Subtotal		5,092,011		4,102,970
Total Personnel	181.0	27,979,700	181.0	27,960,982
Distribution by Source of Funds				
General Revenue	137.0	19,919,299	137.0	19,677,075
Federal Funds	0.0	545,373	0.0	387,118
Restricted Receipts	44.0	7,445,301	44.0	7,824,874
Operating Transfers from Other Funds	0.0	69,727	0.0	71,915
Total All Funds	181.0	27,979,700	181.0	27,960,982

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

Department of Business Regulation

Central Management

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	3,265,143	3,656,930	3,801,190	3,209,105	4,609,968
Total Expenditures	3,265,143	3,656,930	3,801,190	3,209,105	4,609,968
Expenditures by Object					
Salary and Benefits	1,589,315	1,617,880	1,719,835	1,771,852	1,985,274
Contract Professional Services	37,007	83,192	32,700	32,300	32,300
Operating Supplies and Expenses	1,634,077	1,940,193	2,046,618	1,402,916	2,590,357
Subtotal: Operating	3,260,399	3,641,264	3,799,153	3,207,068	4,607,931
Capital Purchases and Equipment	4,744	15,665	2,037	2,037	2,037
Subtotal: Other	4,744	15,665	2,037	2,037	2,037
Total Expenditures	3,265,143	3,656,930	3,801,190	3,209,105	4,609,968
Expenditures by Source of Funds					
General Revenue	2,915,094	3,517,207	3,801,190	3,209,105	4,609,968
Federal Funds	350,049	139,723	0	0	0
Total Expenditures	3,265,143	3,656,930	3,801,190	3,209,105	4,609,968

Personnel

Department of Business Regulation

Central Management

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE AND LEGAL SUPPORT SERVICES ADMINISTRATOR	0145 A	1.0	127,791	1.0	136,717
ADMINISTRATOR, FINANCIAL MANAGEMENT	0137 A	1.0	93,911	1.0	100,639
ASSISTANT DIRECTOR FINANCIAL AND CONTRACT MANAGEMENT	0141 A	1.0	130,650	1.0	133,783
DEPUTY CHIEF OF LEGAL SERVICES	0137 A	3.0	308,623	3.0	316,340
FISCAL MANAGEMENT OFFICER	0126 A	1.0	78,669	1.0	80,616
INTERDEPARTMENTAL PROJECT MANAGER	0139 A	1.0	113,686	1.0	116,528
LEGAL COUNSEL	0132 A	1.0	74,259	1.0	76,115
PRINCIPAL ECONOMIC AND POLICY ANALYST	0138 A	1.0	104,668	1.0	107,285
Subtotal Classified		10.0	1,032,257	10.0	1,068,023
Unclassified					
CONFIDENTIAL SECRETARY	0822 A	1.0	59,255	1.0	63,014
DIRECTOR- DEPARTMENT OF BUSINESS REGULATION	0945KF	1.0	148,716	1.0	160,473
PROGRAM MANAGER	0828 A	1.0	95,023	1.0	97,313
ZFTE RECONCILIATION TO AUTHORIZATION (UNCLASSIFIED)	0000 A	(1.0)	0	(1.0)	0
Subtotal Unclassified		2.0	302,994	2.0	320,800
Subtotal		12.0	1,335,251	12.0	1,388,823
Turnover			(219,883)		(144,591)
Total Salaries			1,115,368		1,244,232
Benefits					
FICA			85,219		94,654
Health Benefits			152,882		160,886
Payroll Accrual			0		7,221
Retiree Health			49,967		56,238
Retirement			324,358		372,895
Subtotal			612,426		691,894
Total Salaries and Benefits		12.0	1,727,794	12.0	1,936,126
Cost Per FTE Position			143,983		161,344
Statewide Benefit Assessment			44,058		49,148
Payroll Costs		12.0	1,771,852	12.0	1,985,274
Purchased Services					
Other Contracts			32,300		32,300
Subtotal			32,300		32,300

Personnel

Department of Business Regulation

Central Management

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Total Personnel	12.0	1,804,152	12.0	2,017,574
Distribution by Source of Funds				
General Revenue	12.0	1,804,152	12.0	2,017,574
Total All Funds	12.0	1,804,152	12.0	2,017,574

Performance Measures

Department of Business Regulation

Central Management

Financial Services - Money Returned to Customers

Money returned to customers as the result of complaints filed to the Insurance, Banking and Securities Regulation programs. [Note: This is a new metric for FY 2023; historical actuals and targets are not available. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

Frequency: Annual

Reporting Period: State Fiscal Year

	2020	2021	2022	2023	2024
Target	--	--	--	--	--
Actual	--	--	--	--	--

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

Department of Business Regulation

Banking Regulation

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	1,615,559	1,817,078	2,005,687	1,836,005	1,864,125
Total Expenditures	1,615,559	1,817,078	2,005,687	1,836,005	1,864,125
Expenditures by Object					
Salary and Benefits	1,566,880	1,762,386	1,930,887	1,761,205	1,789,325
Operating Supplies and Expenses	48,679	49,315	69,800	69,800	69,800
Subtotal: Operating	1,615,559	1,811,700	2,000,687	1,831,005	1,859,125
Capital Purchases and Equipment	0	5,378	5,000	5,000	5,000
Subtotal: Other	0	5,378	5,000	5,000	5,000
Total Expenditures	1,615,559	1,817,078	2,005,687	1,836,005	1,864,125
Expenditures by Source of Funds					
General Revenue	1,578,594	1,775,327	1,942,687	1,773,005	1,801,125
Federal Funds	0	(906)	0	0	0
Restricted Receipts	36,965	42,657	63,000	63,000	63,000
Total Expenditures	1,615,559	1,817,078	2,005,687	1,836,005	1,864,125

Personnel

Department of Business Regulation

Banking Regulation

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT SUPERVISOR OF EXAMINATIONS	AB35 A	2.0	214,562	2.0	219,754
BANK EXAMINER	AB24 A	2.0	129,913	2.0	133,064
LICENSING AIDE	AB15 A	1.0	45,836	1.0	47,174
PRINCIPAL BANK EXAMINER	AB31 A	1.0	83,399	1.0	85,426
SENIOR BANK EXAMINER	AB28 A	5.0	362,439	5.0	373,894
STATE CHIEF BANK EXAMINER	0139 A	1.0	122,200	1.0	125,178
SUPERVISOR OF EXAMINATIONS	AB37 A	1.0	101,431	1.0	103,967
Subtotal Classified		13.0	1,059,780	13.0	1,088,457
Subtotal		13.0	1,059,780	13.0	1,088,457
Seasonal/Special Salaries/Wages			1,200		1,200
Total Salaries			1,060,980		1,089,657
Benefits					
Contract Stipends			39,000		0
FICA			82,540		83,357
Health Benefits			180,327		189,970
Payroll Accrual			0		6,325
Retiree Health			47,532		49,252
Retirement			308,917		327,722
Subtotal			658,316		656,626
Total Salaries and Benefits		13.0	1,719,296	13.0	1,746,283
Cost Per FTE Position			132,254		134,329
Statewide Benefit Assessment			41,909		43,042
Payroll Costs		13.0	1,761,205	13.0	1,789,325
Total Personnel		13.0	1,761,205	13.0	1,789,325
Distribution by Source of Funds					
General Revenue		13.0	1,761,205	13.0	1,789,325
Total All Funds		13.0	1,761,205	13.0	1,789,325

Performance Measures

Department of Business Regulation

Banking Regulation

Bank Examiner Utilization Rate

The utilization rate for bank examiners, calculated by dividing the hours billed to banks 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.

Frequency: Annual

Reporting Period: State Fiscal Year

	2020	2021	2022	2023	2024
Target	--	50%	50%	50%	50%
Actual	--	47.91%	51.72%	--	--

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.

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

Department of Business Regulation

Securities Regulation

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	639,081	747,193	878,630	855,351	880,851
Total Expenditures	639,081	747,193	878,630	855,351	880,851
Expenditures by Object					
Salary and Benefits	628,904	735,428	853,830	830,551	856,051
Operating Supplies and Expenses	10,177	11,766	24,800	24,800	24,800
Subtotal: Operating	639,081	747,193	878,630	855,351	880,851
Total Expenditures	639,081	747,193	878,630	855,351	880,851
Expenditures by Source of Funds					
General Revenue	627,785	768,140	863,630	840,351	865,851
Federal Funds	11,296	(20,947)	0	0	0
Restricted Receipts	0	0	15,000	15,000	15,000
Total Expenditures	639,081	747,193	878,630	855,351	880,851

Personnel

Department of Business Regulation

Securities Regulation

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT ADMINISTRATIVE OFFICER	AB21 A	1.0	54,781	1.0	56,151
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	119,307	1.0	122,290
LICENSING AIDE	AB15 A	1.0	43,379	1.0	45,289
PRINCIPAL SECURITIES EXAMINER	AB31 A	1.0	76,885	1.0	82,254
SECURITIES EXAMINER	AB24 A	2.0	122,189	2.0	126,945
SENIOR SECURITIES EXAMINER	AB28 A	1.0	66,643	1.0	71,117
Subtotal Classified		7.0	483,184	7.0	504,046
Subtotal		7.0	483,184	7.0	504,046
Total Salaries			483,184		504,046
Benefits					
Contract Stipends			18,000		0
FICA			37,653		38,560
Health Benefits			110,811		116,765
Payroll Accrual			0		2,926
Retiree Health			21,646		22,782
Retirement			140,172		151,063
Subtotal			328,282		332,096
Total Salaries and Benefits		7.0	811,466	7.0	836,142
Cost Per FTE Position			115,924		119,449
Statewide Benefit Assessment			19,085		19,909
Payroll Costs		7.0	830,551	7.0	856,051
Total Personnel		7.0	830,551	7.0	856,051
Distribution by Source of Funds					
General Revenue		7.0	830,551	7.0	856,051
Total All Funds		7.0	830,551	7.0	856,051

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

Department of Business Regulation

Insurance Regulation

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	5,434,217	5,417,053	6,460,978	6,454,474	6,553,051
Total Expenditures	5,434,217	5,417,053	6,460,978	6,454,474	6,553,051
Expenditures by Object					
Salary and Benefits	3,944,211	4,227,326	4,648,860	4,642,356	4,740,933
Contract Professional Services	1,366,038	1,096,827	1,634,273	1,632,773	1,632,773
Operating Supplies and Expenses	94,387	90,623	174,345	175,845	175,845
Subtotal: Operating	5,404,635	5,414,776	6,457,478	6,450,974	6,549,551
Capital Purchases and Equipment	29,582	2,277	3,500	3,500	3,500
Subtotal: Other	29,582	2,277	3,500	3,500	3,500
Total Expenditures	5,434,217	5,417,053	6,460,978	6,454,474	6,553,051
Expenditures by Source of Funds					
General Revenue	3,557,891	3,948,976	4,419,316	4,571,958	4,669,856
Federal Funds	209,716	79,082	0	0	0
Restricted Receipts	1,666,609	1,388,994	2,041,662	1,882,516	1,883,195
Total Expenditures	5,434,217	5,417,053	6,460,978	6,454,474	6,553,051

Personnel

Department of Business Regulation

Insurance Regulation

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT ADMINISTRATIVE OFFICER	0121 A	1.0	66,552	1.0	68,191
CHIEF INSURANCE EXAMINER	0139 A	2.0	238,119	2.0	247,005
CHIEF LIFE- ACCIDENT AND HEALTH INSURANCE ANALYST	0137 A	2.0	204,795	2.0	211,098
CHIEF OF LEGAL SERVICES	0139 A	1.0	108,272	1.0	110,979
DEPUTY DIRECTOR FINANCIAL SERVICE (DBR)	0146 A	1.0	165,819	1.0	169,858
INSURANCE ANALYST	AB24 A	4.0	231,240	4.0	242,445
INSURANCE EXAMINER	AB24 A	4.0	216,137	4.0	236,857
INSURANCE EXAMINER-IN-CHARGE	AB36 A	2.0	199,005	2.0	208,354
LEGAL COUNSEL	0132 A	1.0	81,316	1.0	87,133
LICENSING AIDE	0015 A	1.0	48,323	1.0	49,474
LICENSING AIDE	AB15 A	3.0	146,797	3.0	150,445
LICENSING COORDINATOR (INSURANCE PROD-APPRAIS & ADJUST)	AB22 A	1.0	52,697	1.0	55,469
PRINCIPAL INSURANCE ANALYST	AB31 A	2.0	177,438	2.0	185,138
PRINCIPAL INSURANCE EXAMINER	AB28 A	1.0	63,841	1.0	65,437
PRINCIPAL INSURANCE EXAMINER	AB31 A	2.0	152,724	2.0	156,542
SENIOR ACCOUNTANT	AB23 A	1.0	65,152	1.0	66,781
SENIOR INSURANCE EXAMINER	AB28 A	7.0	525,084	7.0	545,902
SENIOR MARKET CONDUCT EXAMINER	AB28 A	1.0	100,234	1.0	100,234
Subtotal Classified		37.0	2,843,545	37.0	2,957,342
Subtotal		37.0	2,843,545	37.0	2,957,342
Seasonal/Special Salaries/Wages			1,200		1,200
Turnover			(42,496)		(84,993)
Total Salaries			2,802,249		2,873,549
Benefits					
Contract Stipends			76,500		0
FICA			215,960		218,713
Health Benefits			495,873		524,286
Payroll Accrual			0		16,679
Retiree Health			125,539		129,887
Retirement			815,544		864,311
Subtotal			1,729,416		1,753,876
Total Salaries and Benefits		37.0	4,531,665	37.0	4,627,425
Cost Per FTE Position			122,477		125,066
Statewide Benefit Assessment			110,691		113,508

Personnel

Department of Business Regulation

Insurance Regulation

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Payroll Costs	37.0	4,642,356	37.0	4,740,933
Purchased Services				
Management & Consultant Services		1,622,773		1,622,773
Training and Educational Services		10,000		10,000
Subtotal		1,632,773		1,632,773
Total Personnel	37.0	6,275,129	37.0	6,373,706
Distribution by Source of Funds				
General Revenue	36.0	4,522,888	36.0	4,620,786
Restricted Receipts	1.0	1,752,241	1.0	1,752,920
Total All Funds	37.0	6,275,129	37.0	6,373,706

Performance Measures

Department of Business Regulation

Insurance Regulation

Insurance Examiner Utilization Rate

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.

Frequency: Annual

Reporting Period: State Fiscal Year

	2020	2021	2022	2023	2024
Target	50%	50%	50%	50%	50%
Actual	80.49%	76.29%	69.49%	--	--

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

Department of Business Regulation

Board of Accountancy

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	5,204	5,176	5,490	5,490	5,490
Total Expenditures	5,204	5,176	5,490	5,490	5,490
Expenditures by Object					
Operating Supplies and Expenses	5,204	5,176	5,490	5,490	5,490
Subtotal: Operating	5,204	5,176	5,490	5,490	5,490
Total Expenditures	5,204	5,176	5,490	5,490	5,490
Expenditures by Source of Funds					
General Revenue	5,204	5,176	5,490	5,490	5,490
Total Expenditures	5,204	5,176	5,490	5,490	5,490

Program Summary

Department of Business Regulation

Commercial Licensing and Gaming and Athletics 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

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	1,797,900	1,977,113	2,082,482	2,034,094	2,083,836
Total Expenditures	1,797,900	1,977,113	2,082,482	2,034,094	2,083,836
Expenditures by Object					
Salary and Benefits	1,729,516	1,887,926	1,936,474	1,888,086	1,937,828
Operating Supplies and Expenses	68,384	89,186	124,758	124,758	124,758
Assistance and Grants	0	0	20,000	20,000	20,000
Subtotal: Operating	1,797,900	1,977,113	2,081,232	2,032,844	2,082,586
Capital Purchases and Equipment	0	0	1,250	1,250	1,250
Subtotal: Other	0	0	1,250	1,250	1,250
Total Expenditures	1,797,900	1,977,113	2,082,482	2,034,094	2,083,836
Expenditures by Source of Funds					
General Revenue	949,609	1,009,045	1,167,550	1,166,134	1,194,966
Federal Funds	135,259	(12,127)	0	0	0
Restricted Receipts	713,033	980,195	914,932	867,960	888,870
Total Expenditures	1,797,900	1,977,113	2,082,482	2,034,094	2,083,836

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATOR REAL ESTATE	0135 A	1.0	107,306	1.0	109,896
ASSISTANT ADMINISTRATIVE OFFICER	AB21 A	1.0	55,915	1.0	58,959
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	139,727	1.0	143,158
CHIEF IMPLEMENTATION AIDE	AB28 A	1.0	84,690	1.0	86,808
CHIEF PUBLIC PROTECTION INSPECTOR	AB32 A	1.0	88,478	1.0	90,691
FISCAL CLERK	3714 A	1.0	42,549	1.0	44,384
GAMING & ATHLETICS ADMINISTRATOR	0130 A	1.0	70,278	1.0	74,670
GAMING & ATHLETICS ADMINISTRATOR	0137 A	1.0	106,247	1.0	108,904
IMPLEMENTATION AIDE	AB22 A	1.0	55,049	1.0	58,329
LICENSING AIDE	AB15 A	2.0	89,402	2.0	92,463
PARI-MUTUEL OPERATIONS SPECIALIST	3726 A	3.0	201,160	3.0	206,189
SYSTEMS ANALYST	AB24 A	1.0	64,551	1.0	66,165
Subtotal Classified		15.0	1,105,352	15.0	1,140,616
Subtotal		15.0	1,105,352	15.0	1,140,616
Overtime			1,615		1,655
Seasonal/Special Salaries/Wages			33,579		34,418
Total Salaries			1,140,546		1,176,689
Benefits					
Contract Stipends			30,000		38
FICA			88,393		89,890
Health Benefits			189,569		199,526
Holiday			108		101
Payroll Accrual			0		6,820
Retiree Health			51,023		53,111
Retirement			343,460		365,239
Subtotal			702,553		714,725
Total Salaries and Benefits		15.0	1,843,099	15.0	1,891,414
Cost Per FTE Position			122,873		126,094
Statewide Benefit Assessment			44,987		46,414
Payroll Costs		15.0	1,888,086	15.0	1,937,828
Total Personnel		15.0	1,888,086	15.0	1,937,828

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	9.0	1,145,959	9.0	1,174,791
Restricted Receipts	6.0	742,127	6.0	763,037
Total All Funds	15.0	1,888,086	15.0	1,937,828

Performance Measures

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

Percentage of Licenses Issued Online

Percentage of Auto Body, Constable, Liquor, Mobile Food Establishment, Mobile Home Park, Real Estate Appraiser, Real Estate Salespersons/ Brokers/Short-Term-Rentals, and Upholstry licenses issued online versus by paper. Online processing dramatically increases efficiency for both the customer and program staff.

Frequency: Annual

Reporting Period: State Fiscal Year

	2020	2021	2022	2023	2024
Target	--	50%	50%	75%	75%
Actual	--	56%	81%	--	--

Program Summary

Department of Business Regulation

Office of Health Insurance Commissioner

Mission

The State of Rhode Island Office of the Health Insurance Commissioner (OHIC) seeks to: (1) improve health care access, affordability, and quality. OHIC does so as it: (1) protects the interest of consumers of commercial health insurance, (2) encourages fair treatment of health care providers by commercial health insurers, (3) improves the health care system as a whole, and (4) guards the solvency of commercial health insurers.

Description

OHIC is a commercial health insurance policy reform and regulatory enforcement agency. The office's functions include: health insurance rate review, health insurance form review, network plan certification, benefit determination and utilization review agent certification, consumer and provider complaint resolution, market conduct examinations, regulation and sub-regulatory guidance development, and social and human service programs review.

Statutory History

OHIC was established in 2004 in State of Rhode Island General Laws RIGL §42-14.5-1. RIGL §42-14.5-2 provides that with respect to health insurance, the health insurance commissioner shall discharge the powers and duties of office to: (1) guard the solvency of health insurers, (2) protect the interests of consumers (3) encourage fair treatment of health care providers, (4) courage policies and developments that improve the quality and efficiency of health care service delivery and outcomes (5) view the health care system as a comprehensive entity and encourage and direct insurers towards policies that advance the welfare of the public through overall efficiency, improved health care quality, and appropriate access.

Budget

Department of Business Regulation

Office of Health Insurance Commissioner

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Operations	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878
Total Expenditures	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878
Expenditures by Object					
Salary and Benefits	1,595,023	1,741,388	1,865,200	1,900,825	1,935,214
Contract Professional Services	670,862	630,857	2,687,045	2,692,138	1,703,097
Operating Supplies and Expenses	75,909	67,535	131,194	262,915	140,567
Subtotal: Operating	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878
Total Expenditures	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878
Expenditures by Source of Funds					
General Revenue	1,663,083	1,698,535	3,777,735	3,715,046	2,933,710
Federal Funds	195,689	219,881	372,887	551,663	322,958
Restricted Receipts	483,022	521,364	532,817	589,169	522,210
Total Expenditures	2,341,795	2,439,779	4,683,439	4,855,878	3,778,878

Personnel

Department of Business Regulation

Office of Health Insurance Commissioner

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0722 A	1.0	50,449	1.0	58,091
Subtotal Classified		1.0	50,449	1.0	58,091
Unclassified					
ASSOCIATE DIRECTOR FOR PLANNING- POLICY & REGULATION	0843 A	1.0	155,895	1.0	159,793
DIRECTOR OF INTERGOVERNMENTAL RELATIONS	8840 A	1.0	81,867	1.0	119,625
EXECUTIVE ASSISTANT/CHIEF OF STAFF	0841 A	2.0	253,101	2.0	265,477
EXECUTIVE DIRECTOR	0836 A	1.0	110,166	1.0	112,920
HEALTH ECONOMIC SPECIALIST	0831 A	1.0	87,651	1.0	89,842
HEALTH INSURANCE COMMISSIONER	0854 A	1.0	226,677	1.0	232,344
PRINCIPAL POLICY ASSOCIATE	0837 A	1.0	108,538	1.0	111,251
SENIOR POLICY ANALYST	0839 A	1.0	104,851	1.0	27,460
SENIOR POLICY ANALYST/PUBLIC INFORMATION	0831 A	1.0	87,651	1.0	89,842
Subtotal Unclassified		10.0	1,216,397	10.0	1,208,554
Subtotal		11.0	1,266,846	11.0	1,266,645
Turnover			(13,456)		(6,265)
Total Salaries			1,253,390		1,260,380
Benefits					
FICA			90,391		90,945
Health Benefits			89,426		93,604
Payroll Accrual			0		7,315
Retiree Health			56,152		57,253
Retirement			361,956		375,683
Subtotal			597,925		624,800
Total Salaries and Benefits		11.0	1,851,315	11.0	1,885,180
Cost Per FTE Position			168,301		171,380
Statewide Benefit Assessment			49,510		50,034
Payroll Costs		11.0	1,900,825	11.0	1,935,214
Purchased Services					
Management & Consultant Services			692,138		1,203,097
Other Contracts			2,000,000		500,000
Subtotal			2,692,138		1,703,097
Total Personnel		11.0	4,592,963	11.0	3,638,311

Personnel

Department of Business Regulation

Office of Health Insurance Commissioner

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	9.0	3,671,935	9.0	2,838,911
Federal Funds	0.0	479,573	0.0	321,073
Restricted Receipts	2.0	441,455	2.0	478,327
Total All Funds	11.0	4,592,963	11.0	3,638,311

Performance Measures

Department of Business Regulation

Office of Health Insurance Commissioner

Small Group Market Average Premium Change

Average change in the small group market premiums measured by the Calibrated Plan Adjusted Index Rate (CPAIR) which represents the weighted average base rate across all small group market plan designs calibrated (or normalized) for rating factors. The average change is a weighted average that is weighted by enrollment.

	<i>Reporting Period: Calendar Year</i>				
<i>Frequency: Annual</i>	2020	2021	2022	2023	2024
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	1.9%	0.3%	9.2%	--	--

Individual Market Average Premium Change

Average change in the individual market premiums measured by the Calibrated Plan Adjusted Index Rate (CPAIR) which represents the weighted average base rate across all individual market plan designs calibrated (or normalized) for rating factors. The average change is a weighted average that is weighted by enrollment.

	<i>Reporting Period: Calendar Year</i>				
<i>Frequency: Annual</i>	2020	2021	2022	2023	2024
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	4.0%	2.1%	6.1%	--	--

Large Group Premium Base Rates

The figures below represent the average approved large group premium expected overall average premium trend.

	<i>Reporting Period: Calendar Year</i>				
<i>Frequency: Annual</i>	2020	2021	2022	2023	2024
Target	4.0%	4.0%	4.0%	4.0%	4.0%
Actual	7.7%	5.4%	5.7%	--	--

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.

	<i>Reporting Period: State Fiscal Year</i>				
<i>Frequency: Annual</i>	2020	2021	2022	2023	2024
Target	20%	20%	20%	20%	20%
Actual	17.9%	18.4%	21.4%	--	--

Program Summary

Department of Business Regulation

Division of Building, Design and 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

Department of Business Regulation

Division of Building, Design and Fire Professionals

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Contractor's Registration and Licensing Board	2,058,879	1,279,077	1,370,880	1,219,797	1,367,359
Fire Code Board of Appeal and Review	353,103	374,167	376,580	400,406	405,036
Fire Marshal	4,618,215	6,237,917	7,279,924	7,209,505	11,614,074
State Building Code Commission	1,457,316	1,673,516	3,088,797	2,878,993	3,043,030
Total Expenditures	8,487,513	9,564,678	12,116,181	11,708,701	16,429,499
Expenditures by Object					
Salary and Benefits	6,508,117	6,890,574	7,002,724	7,208,540	7,468,634
Contract Professional Services	670,957	346,430	461,200	459,050	459,050
Operating Supplies and Expenses	1,100,538	1,134,984	3,291,557	2,903,411	2,474,815
Assistance and Grants	1,375	10,600	15,000	15,000	15,000
Subtotal: Operating	8,280,986	8,382,589	10,770,481	10,586,001	10,417,499
Capital Purchases and Equipment	206,346	1,182,089	1,345,700	1,122,700	6,012,000
Operating Transfers	180	0	0	0	0
Subtotal: Other	206,526	1,182,089	1,345,700	1,122,700	6,012,000
Total Expenditures	8,487,513	9,564,678	12,116,181	11,708,701	16,429,499
Expenditures by Source of Funds					
General Revenue	3,924,121	6,816,770	8,852,699	8,773,619	8,290,502
Federal Funds	2,967,727	412,476	318,300	318,300	318,545
Restricted Receipts	1,530,744	2,324,612	2,200,455	1,872,055	2,033,537
Operating Transfers from Other Funds	64,921	10,820	744,727	744,727	5,786,915
Total Expenditures	8,487,513	9,564,678	12,116,181	11,708,701	16,429,499

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATOR MANAGEMENT INFORMATION SYSTEMS	0140 A	1.0	99,034	1.0	101,510
ARCHITECT BUILDING COMMISSION	0335 A	1.0	97,098	1.0	99,525
ASSISTANT EXPLOSIVES AND FLAMMABLE LIQUIDS TECHNICIAN	3629 A	2.0	151,864	2.0	155,661
BOMB TECHNICIAN I	3626 A	2.0	117,262	2.0	122,202
BOMB TECHNICIAN I	3629 A	1.0	65,849	1.0	65,849
BOMB TECHNICIAN III	3632 A	1.0	85,026	1.0	89,168
BUILDING CONSTRUCTION INSPECTOR	0320 A	4.0	193,144	4.0	200,441
BUSINESS MANAGEMENT OFFICER	0B26 A	1.0	89,224	1.0	91,427
CHIEF DEPUTY FIRE MARSHAL	0134 A	2.0	170,946	2.0	173,217
CHIEF OF INSPECTIONS	0135 A	3.0	307,569	3.0	315,222
CHIEF STATE BUILDING CODE OFFICIAL (PLUMBING/MECH INSP)	0332 A	1.0	93,964	1.0	96,242
CLERK SECRETARY	4016 A	1.0	45,634	1.0	47,894
DEPUTY DIRECTOR DEPARTMENT OF BUSINESS REGULATION	0144 A	1.0	140,983	1.0	144,379
DIRECTOR OF FIRE TRAINING	0136 A	1.0	97,697	1.0	100,139
EXECUTIVE ASSISTANT	0118 A	1.0	52,340	1.0	53,649
EXECUTIVE DIRECTOR FIRE SAFETY CODE OF APPEAL & REVIEW	3640 A	1.0	122,213	1.0	125,269
FIRE INVESTIGATOR	3622 A	1.0	59,751	1.0	61,245
FIRE INVESTIGATOR II	3624 A	1.0	57,668	1.0	61,438
FIRE INVESTIGATOR III	3627 A	2.0	133,769	2.0	140,412
FIRE INVESTIGATOR IV	3630 A	1.0	76,864	1.0	78,786
FIRE SAFETY INSPECTOR	3621 A	6.0	304,528	6.0	318,852
FIRE SAFETY INSPECTOR III	3625 A	7.0	423,713	7.0	445,731
FIRE SAFETY INSPECTOR III	3725 A	1.0	58,571	1.0	61,893
FIRE SAFETY INSPECTOR IV	3628 A	2.0	131,571	2.0	140,095
FIRE SAFETY TRAINING OFFICER	3628 A	2.0	149,734	2.0	153,478
HEARING OFFICER CONTRACTORS' REGISTRATION BOARD	0334 A	1.0	79,104	1.0	81,082
LICENSING AIDE	0315 A	1.0	45,508	1.0	47,174
PRINCIPAL PROGRAM ANALYST	0328 A	1.0	66,177	1.0	67,765
PRINCIPAL STATE BUILDING CODE OFFICIAL (BUILDING)	0331 A	1.0	74,914	1.0	80,342
PRINCIPAL STATE BUILDING CODE OFFICIAL (ELECTRICAL)	0331 A	1.0	79,864	1.0	81,861
PRODUCTIVITY PROJECT DIRECTOR	0130 A	1.0	71,328	1.0	75,931
SENIOR ECONOMIC AND POLICY ANALYST	0134 A	1.0	82,041	1.0	87,197

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
SENIOR STATE BUILDING CODE OFFICIAL (BUILDING)	0328 A	1.0	83,780	1.0	85,875
STATE BUILDING CODE COMMISSIONER	0142 A	1.0	121,216	1.0	127,942
Subtotal Classified		56.0	4,029,948	56.0	4,178,893
Unclassified					
ADMINISTRATIVE AIDE	4514 A	1.0	49,470	1.0	50,707
ADMINISTRATIVE ASSISTANT	0319 A	1.0	49,535	1.0	52,124
ADMINISTRATIVE ASSISTANT	0323 A	1.0	55,079	1.0	56,456
ASSISTANT ADMINISTRATIVE OFFICER	4521 A	1.0	66,259	1.0	67,888
STATE FIRE MARSHAL	0843 A	1.0	141,723	1.0	145,266
ZFTE RECONCILIATION TO AUTHORIZATION (UNCLASSIFIED)	0000 A	0.0	67,166	0.0	70,976
Subtotal Unclassified		5.0	429,232	5.0	443,417
Subtotal		61.0	4,459,180	61.0	4,622,310
Overtime			155,220		159,068
Turnover			(84,012)		(51,257)
Total Salaries			4,530,388		4,730,121
Benefits					
Contract Stipends			140,702		3,600
FICA			334,541		344,523
Health Benefits			571,901		617,465
Payroll Accrual			0		26,032
Retiree Health			193,000		203,405
Retirement			1,289,046		1,387,656
Subtotal			2,529,190		2,582,681
Total Salaries and Benefits		61.0	7,059,578	61.0	7,312,802
Cost Per FTE Position			115,731		119,882
Statewide Benefit Assessment			148,962		155,832
Payroll Costs		61.0	7,208,540	61.0	7,468,634
Purchased Services					
Information Technology			47,700		47,700
Medical Services			5,000		5,000
Training and Educational Services			406,350		406,350
Subtotal			459,050		459,050
Total Personnel		61.0	7,667,590	61.0	7,927,684

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	51.0	6,182,609	51.0	6,379,637
Federal Funds	0.0	65,800	0.0	66,045
Restricted Receipts	10.0	1,349,454	10.0	1,410,087
Operating Transfers from Other Funds	0.0	69,727	0.0	71,915
Total All Funds	61.0	7,667,590	61.0	7,927,684

Performance Measures

Department of Business Regulation

Division of Building, Design and Fire Professionals

Contractor Complaints

The rate at which the Contractors' Registration and Licensing Board processes homeowner complaints against contractors. This number is derived from the number of complaints received vs. the number of complaints accepted or rejected.

[Note: This is a new performance measure. Historical data is not available.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2020	2021	2022	2023	2024
Target	--	--	--	100%	100%
Actual	--	--	--	--	--

Building Code Commission - Permit Applications

The rate at which Building, Electrical, Plumbing and Mechanical permits are processed. This is derived from the number of applications received vs. the number of permits accepted or rejected. [Note: This is a new performance measure. Historical data is not available.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2020	2021	2022	2023	2024
Target	--	--	--	100%	100%
Actual	--	--	--	--	--

Program Summary

Department of Business Regulation

Office of Cannabis Regulation

Mission

The Office of Cannabis Regulation (OCR) is charged with regulating medical marijuana, and industrial hemp in with a focus on public health, public safety, and sound market principles. OCR is also leading the transition to adult-use marijuana sales and production and is the lead regulator of this market during the transition to a consolidated regulatory structure under the to-be-formed Cannabis Control Commission.

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 Rhode Island Cannabis Act (2022 P.L. Ch. 031 & 032) legalized marijuana possession and sales for adult use with retail sales beginning December 1, 2022 under OCR's purview. Notably, the Act also introduced a new, consolidated regulatory structure under the yet-to-be formed Cannabis Control Commission that will eventually assume full responsibility for regulation of Rhode Island's cannabis market; in the interim, OCR continues its current role as the lead regulator in this space. 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 establishes 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. RIGL § 21-28.11, known as the Rhode Island Cannabis Act, establishes a legal and regulatory structure for adult use cannabis in Rhode Island and situates the OCR as the lead regulatory entity during the transition to consolidated governance under the future Cannabis Control Commission.

Budget

Department of Business Regulation

Office of Cannabis Regulation

Expenditures by Sub Program	2021 Actuals	2022 Actuals	2023 Enacted Budget	2023 Revised Budget	2024 Recommended
Adult Use Marijuana Program	0	0	3,989,739	3,991,564	4,312,925
Medical Marijuana Program	1,083,314	1,211,386	2,472,497	2,457,964	1,804,280
Total Expenditures	1,083,314	1,211,386	6,462,236	6,449,528	6,117,205
Expenditures by Object					
Salary and Benefits	768,271	971,075	2,894,290	2,884,274	3,144,753
Contract Professional Services	274,723	212,500	275,750	275,750	275,750
Operating Supplies and Expenses	31,392	27,811	1,994,696	1,992,004	1,282,922
Assistance and Grants	0	0	250,000	250,000	250,000
Subtotal: Operating	1,074,385	1,211,386	5,414,736	5,402,028	4,953,425
Capital Purchases and Equipment	8,929	0	1,047,500	1,047,500	1,163,780
Subtotal: Other	8,929	0	1,047,500	1,047,500	1,163,780
Total Expenditures	1,083,314	1,211,386	6,462,236	6,449,528	6,117,205
Expenditures by Source of Funds					
General Revenue	0	0	1,440,464	1,440,464	1,556,744
Restricted Receipts	1,083,314	1,211,386	5,021,772	5,009,064	4,560,461
Total Expenditures	1,083,314	1,211,386	6,462,236	6,449,528	6,117,205

Personnel

Department of Business Regulation

Office of Cannabis Regulation

		FY 2023		FY 2024	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0124 A	3.0	159,588	3.0	162,248
ADMINISTRATIVE OFFICER	AB24 A	1.0	61,477	1.0	63,014
CHIEF FINANCIAL OFFICER I	0141 A	1.0	102,750	1.0	105,319
CHIEF IMPLEMENTATION AIDE	AB28 A	1.0	67,175	1.0	71,924
CHIEF OF INSPECTIONS	0135 A	1.0	83,167	1.0	85,246
CHIEF OF STRATEGIC PLANNING- MONITORING AND EVALUATION	0143 A	1.0	130,336	1.0	133,594
CHIEF PUBLIC PROTECTION INSPECTOR	AB32 A	7.0	535,106	7.0	548,485
ECONOMIC AND POLICY ANALYST I	0130 A	1.0	68,758	1.0	70,477
INVESTIGATIVE AUDITOR	0133 A	2.0	164,637	2.0	168,753
LEGAL COUNSEL	0132 A	2.0	151,852	2.0	162,275
LICENSING AIDE	AB15 A	2.0	84,606	2.0	85,664
PRINCIPAL ECONOMIC AND POLICY ANALYST	0138 A	2.0	189,420	2.0	198,715
Subtotal Classified		24.0	1,798,872	24.0	1,855,714
Unclassified					
CHAIRPERSON- PUBLIC UTILITIES COMMISSION	0145 A	1.0	124,000	1.0	124,000
Subtotal Unclassified		1.0	124,000	1.0	124,000
Subtotal		25.0	1,922,872	25.0	1,979,714
Turnover			(203,701)		(111,657)
Total Salaries			1,719,171		1,868,057
Benefits					
Contract Stipends			19,500		15,375
FICA			131,857		142,910
Health Benefits			369,014		389,325
Payroll Accrual			0		10,842
Retiree Health			77,017		84,436
Retirement			499,811		560,018
Subtotal			1,097,199		1,202,906
Total Salaries and Benefits		25.0	2,816,370	25.0	3,070,963
Cost Per FTE Position			112,655		122,839
Statewide Benefit Assessment			67,904		73,790
Payroll Costs		25.0	2,884,274	25.0	3,144,753
Purchased Services					
Clerical and Temporary Services			25,000		25,000
Other Contracts			250,750		250,750

Personnel

Department of Business Regulation

Office of Cannabis Regulation

	FY 2023		FY 2024	
	FTE	Cost	FTE	Cost
Purchased Services				
Subtotal		275,750		275,750
Total Personnel	25.0	3,160,024	25.0	3,420,503
Distribution by Source of Funds				
Restricted Receipts	25.0	3,160,024	25.0	3,420,503
Total All Funds	25.0	3,160,024	25.0	3,420,503

Performance Measures

Department of Business Regulation

Office of Cannabis Regulation

Medical Plant Tags

Number of Plant Tags issued to medical home-grow patients.

[Note: This is a new metric for FY 2023; historical actuals and targets are not available. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

Frequency: Annual

Reporting Period: State Fiscal Year

	2020	2021	2022	2023	2024
Target	--	--	--	--	--
Actual	--	12,246	7,742	--	--
