

**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

	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Expenditures by Program					
Central Management	3,656,930	3,951,632	4,609,968	4,196,421	3,999,763
Banking Regulation	1,817,078	1,913,160	1,864,125	1,928,155	1,967,080
Securities Regulation	747,193	833,869	880,851	866,702	880,722
Insurance Regulation	5,417,053	5,637,115	6,553,051	6,195,192	6,717,199
Board of Accountancy	5,176	5,456	5,490	5,490	5,490
Commercial Licensing and Gaming and Athletics Licensing	1,977,113	2,088,306	2,083,836	1,966,921	1,996,604
Boards for Design Professionals	0	0	0	0	0
Office of Health Insurance Commissioner	2,439,779	3,833,208	3,778,878	4,656,989	4,471,885
Division of Building, Design and Fire Professionals	9,564,678	10,274,608	16,429,499	16,821,320	12,791,970
Office of Cannabis Regulation	1,211,386	2,600,372	6,117,205	5,735,433	6,814,062
Total Expenditures	26,836,385	31,137,725	42,322,903	42,372,623	39,644,775
Expenditures by Object					
Salary and Benefits	19,833,982	19,473,550	23,858,012	22,733,659	24,763,121
Contract Professional Services	2,369,805	3,931,903	4,102,970	5,003,890	4,817,947
Operating Supplies and Expenses	3,408,819	6,350,355	6,889,354	7,233,507	6,436,140
Assistance and Grants	10,600	0	285,000	285,000	285,000
Subtotal: Operating	25,623,207	29,755,808	35,135,336	35,256,056	36,302,208
Capital Purchases and Equipment	1,213,179	1,381,917	7,187,567	7,116,567	3,342,567
Subtotal: Other	1,213,179	1,381,917	7,187,567	7,116,567	3,342,567
Total Expenditures	26,836,385	31,137,725	42,322,903	42,372,623	39,644,775
Expenditures by Source of Funds					
General Revenue	19,539,175	23,204,707	24,371,468	24,436,087	24,517,764
Federal Funds	817,183	910,863	641,503	1,232,597	845,863
Restricted Receipts	6,469,207	6,957,526	11,523,017	10,923,958	12,272,848
Operating Transfers From Other Funds	10,820	64,629	5,786,915	5,779,981	2,008,300
Total Expenditures	26,836,385	31,137,725	42,322,903	42,372,623	39,644,775
FTE Authorization	162.0	181.0	181.0	181.0	181.0

Personnel Agency Summary

Department of Business Regulation

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Classified	163.0	12,875,794	163.0	13,169,362
Unclassified	18.0	1,977,510	18.0	2,116,844
Subtotal	181.0	14,853,304	181.0	15,286,206
Overtime		328,741		328,741
Turnover		(1,165,761)		(396,907)
Total Salaries		14,016,284		15,218,040
Benefits				
Contract Stipends		16,313		54,013
FICA		1,041,566		1,139,332
Health Benefits		2,257,777		2,618,100
Holiday		101		101
Payroll Accrual		80,017		86,787
Retiree Health		618,674		589,313
Retirement		4,145,255		4,449,407
Subtotal		8,159,703		8,937,053
Total Salaries and Benefits	181.0	22,175,987	181.0	24,155,093
Cost Per FTE Position		122,519		133,454
Statewide Benefit Assessment		557,672		608,028
Payroll Costs	181.0	22,733,659	181.0	24,763,121
Purchased Services				
Clerical and Temporary Services		25,000		25,000
Information Technology		47,700		47,700
Management & Consultant Services		3,746,790		3,560,847
Medical Services		5,000		5,000
Other Contracts		783,050		783,050
Training and Educational Services		396,350		396,350
Subtotal		5,003,890		4,817,947
Total Personnel	181.0	27,737,549	181.0	29,581,068
Distribution by Source of Funds				
General Revenue	135.0	19,562,983	135.0	20,351,923
Federal Funds	1.0	827,012	0.0	546,063
Restricted Receipts	45.0	7,282,573	46.0	8,615,782
Operating Transfers from Other Funds	0.0	64,981	0.0	67,300
Total All Funds	181.0	27,737,549	181.0	29,581,068

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	3,656,930	3,951,632	4,609,968	4,196,421	3,999,763
Total Expenditures	3,656,930	3,951,632	4,609,968	4,196,421	3,999,763
Expenditures by Object					
Salary and Benefits	1,617,880	1,491,546	1,985,274	1,986,400	2,020,009
Contract Professional Services	83,192	48,449	32,300	32,300	32,300
Operating Supplies and Expenses	1,940,193	2,408,574	2,590,357	2,175,684	1,945,417
Subtotal: Operating	3,641,264	3,948,570	4,607,931	4,194,384	3,997,726
Capital Purchases and Equipment	15,665	3,062	2,037	2,037	2,037
Subtotal: Other	15,665	3,062	2,037	2,037	2,037
Total Expenditures	3,656,930	3,951,632	4,609,968	4,196,421	3,999,763
Expenditures by Source of Funds					
General Revenue	3,517,207	3,951,632	4,609,968	4,196,421	3,999,763
Federal Funds	139,723	0	0	0	0
Total Expenditures	3,656,930	3,951,632	4,609,968	4,196,421	3,999,763

Personnel

Department of Business Regulation

Central Management

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE AND LEGAL SUPPORT SERVICES ADMINISTRATOR	0145 A	1.0	136,109	1.0	141,821
CHIEF FINANCIAL OFFICER II	0144 A	1.0	127,105	1.0	132,898
DEPUTY CHIEF OF LEGAL SERVICES	0139 A	3.0	329,681	3.0	338,486
FISCAL MANAGEMENT OFFICER	0126 A	1.0	73,239	1.0	74,729
INTERDEPARTMENTAL PROJECT MANAGER	0139 A	1.0	116,528	1.0	116,528
LEGAL COUNSEL	0134 A	1.0	83,662	1.0	86,762
PRINCIPAL ECONOMIC AND POLICY ANALYST	0138 A	1.0	107,285	1.0	107,285
PRINCIPAL PROGRAM ANALYST	0128 A	1.0	87,393	1.0	87,393
Subtotal Classified		10.0	1,061,002	10.0	1,085,902
Unclassified					
CONFIDENTIAL SECRETARY	0822 A	1.0	55,989	1.0	57,802
DIRECTOR- DEPARTMENT OF BUSINESS REGULATION	0945KF	1.0	183,241	1.0	183,241
Subtotal Unclassified		2.0	239,230	2.0	241,043
Subtotal		12.0	1,300,232	12.0	1,326,945
Transfer Out			(48,537)		(50,560)
Turnover			0		(7,559)
Total Salaries			1,251,695		1,268,826
Benefits					
FICA			94,326		96,694
Health Benefits			151,961		169,374
Payroll Accrual			7,314		7,405
Retiree Health			56,576		50,288
Retirement			375,084		377,004
Subtotal			685,261		700,765
Total Salaries and Benefits		12.0	1,936,956	12.0	1,969,591
Cost Per FTE Position			161,413		164,133
Statewide Benefit Assessment			49,444		50,418
Payroll Costs		12.0	1,986,400	12.0	2,020,009
Purchased Services					
Other Contracts			32,300		32,300
Subtotal			32,300		32,300
Total Personnel		12.0	2,018,700	12.0	2,052,309

Personnel

Department of Business Regulation

Central Management

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	12.0	2,018,700	12.0	2,052,309
Total All Funds	12.0	2,018,700	12.0	2,052,309

Performance Measures

Department of Business Regulation

Central Management

Financial Services - Money Returned to Customers

The figures below represent the money returned to customers as the result of complaints filed to the Insurance, Banking and Securities Regulation programs. [Note: This performance measure was established in FY 2023 and actuals 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

	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	--	\$783,830	\$967,016	--	--

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	1,817,078	1,913,160	1,864,125	1,928,155	1,967,080
Total Expenditures	1,817,078	1,913,160	1,864,125	1,928,155	1,967,080
Expenditures by Object					
Salary and Benefits	1,762,386	1,821,244	1,789,325	1,853,355	1,892,280
Operating Supplies and Expenses	49,315	89,322	69,800	69,800	69,800
Subtotal: Operating	1,811,700	1,910,566	1,859,125	1,923,155	1,962,080
Capital Purchases and Equipment	5,378	2,594	5,000	5,000	5,000
Subtotal: Other	5,378	2,594	5,000	5,000	5,000
Total Expenditures	1,817,078	1,913,160	1,864,125	1,928,155	1,967,080
Expenditures by Source of Funds					
General Revenue	1,775,327	1,831,417	1,801,125	1,865,155	1,904,080
Federal Funds	(906)	0	0	0	0
Restricted Receipts	42,657	81,743	63,000	63,000	63,000
Total Expenditures	1,817,078	1,913,160	1,864,125	1,928,155	1,967,080

Personnel

Department of Business Regulation

Banking Regulation

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT SUPERVISOR OF EXAMINATIONS	AB35 A	3.0	314,967	3.0	318,833
BANK EXAMINER	AB24 A	3.0	183,657	3.0	185,432
FISCAL OFFICER (DBR)	AB17 A	1.0	47,999	1.0	49,520
PRINCIPAL BANK EXAMINER	AB31 A	1.0	87,348	1.0	88,771
SENIOR BANK EXAMINER	AB28 A	4.0	296,697	4.0	300,116
STATE CHIEF BANK EXAMINER	0141 A	1.0	126,561	1.0	132,812
SUPERVISOR OF EXAMINATIONS	AB37 A	1.0	103,967	1.0	103,967
Subtotal Classified		14.0	1,161,196	14.0	1,179,451
Subtotal		14.0	1,161,196	14.0	1,179,451
Turnover			(27,328)		(37,831)
Total Salaries			1,133,868		1,141,620
Benefits					
FICA			86,741		87,871
Health Benefits			188,826		224,696
Payroll Accrual			6,631		6,672
Retiree Health			51,252		45,257
Retirement			341,249		340,792
Subtotal			674,699		705,288
Total Salaries and Benefits		14.0	1,808,567	14.0	1,846,908
Cost Per FTE Position			129,183		131,922
Statewide Benefit Assessment			44,788		45,372
Payroll Costs		14.0	1,853,355	14.0	1,892,280
Total Personnel		14.0	1,853,355	14.0	1,892,280
Distribution by Source of Funds					
General Revenue		14.0	1,853,355	14.0	1,892,280
Total All Funds		14.0	1,853,355	14.0	1,892,280

Performance Measures

Department of Business Regulation

Banking Regulation

Bank Examiner Utilization Rate

The figures below represent 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.

	<i>Reporting Period: State Fiscal Year</i>				
	2021	2022	2023	2024	2025
Target	50%	50%	50%	50%	50%
Actual	48%	52%	45%	--	--

Banking Licenses Issued

The figures below represent the number of banking licenses issued. [Note: This performance measure was established in FY 2024. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

	<i>Reporting Period: State Fiscal Year</i>				
	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	2,292	2,355	967	--	--

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	747,193	833,869	880,851	866,702	880,722
Total Expenditures	747,193	833,869	880,851	866,702	880,722
Expenditures by Object					
Salary and Benefits	735,428	820,670	856,051	856,902	870,922
Operating Supplies and Expenses	11,766	13,199	24,800	9,800	9,800
Subtotal: Operating	747,193	833,869	880,851	866,702	880,722
Total Expenditures	747,193	833,869	880,851	866,702	880,722
Expenditures by Source of Funds					
General Revenue	768,140	833,839	865,851	866,702	880,722
Federal Funds	(20,947)	0	0	0	0
Restricted Receipts	0	29	15,000	0	0
Total Expenditures	747,193	833,869	880,851	866,702	880,722

Personnel

Department of Business Regulation

Securities Regulation

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT ADMINISTRATIVE OFFICER	AB21 A	1.0	56,151	1.0	56,151
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	122,290	1.0	122,290
FISCAL OFFICER (DBR)	AB17 A	1.0	46,249	1.0	47,174
PRINCIPAL SECURITIES EXAMINER	AB31 A	1.0	80,754	1.0	83,126
SECURITIES EXAMINER	AB24 A	2.0	124,253	2.0	126,070
SENIOR SECURITIES EXAMINER	AB28 A	1.0	71,144	1.0	73,879
Subtotal Classified		7.0	500,841	7.0	508,690
Subtotal		7.0	500,841	7.0	508,690
Turnover			0		(3,128)
Total Salaries			500,841		505,562
Benefits					
FICA			38,315		38,914
Health Benefits			122,297		133,092
Payroll Accrual			2,927		2,953
Retiree Health			22,638		20,042
Retirement			150,101		150,267
Subtotal			336,278		345,268
Total Salaries and Benefits		7.0	837,119	7.0	850,830
Cost Per FTE Position			119,588		121,547
Statewide Benefit Assessment			19,783		20,092
Payroll Costs		7.0	856,902	7.0	870,922
Total Personnel		7.0	856,902	7.0	870,922
Distribution by Source of Funds					
General Revenue		7.0	856,902	7.0	870,922
Total All Funds		7.0	856,902	7.0	870,922

Performance Measures

Department of Business Regulation

Securities Regulation

Securities Licenses Issued

The figures below represent the number of broker and investment advisor licenses issued. [Note: This performance measure was established in FY 2024. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

Frequency: Annual

Reporting Period: State Fiscal Year

	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	168,606	156,125	183,268	--	--

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	5,417,053	5,637,115	6,553,051	6,195,192	6,717,199
Total Expenditures	5,417,053	5,637,115	6,553,051	6,195,192	6,717,199
Expenditures by Object					
Salary and Benefits	4,227,326	4,197,661	4,740,933	4,183,094	4,905,081
Contract Professional Services	1,096,827	1,268,394	1,632,773	1,632,773	1,632,773
Operating Supplies and Expenses	90,623	153,647	175,845	375,825	175,845
Subtotal: Operating	5,414,776	5,619,702	6,549,551	6,191,692	6,713,699
Capital Purchases and Equipment	2,277	17,413	3,500	3,500	3,500
Subtotal: Other	2,277	17,413	3,500	3,500	3,500
Total Expenditures	5,417,053	5,637,115	6,553,051	6,195,192	6,717,199
Expenditures by Source of Funds					
General Revenue	3,948,976	4,012,208	4,669,856	4,325,948	4,844,248
Federal Funds	79,082	0	0	0	0
Restricted Receipts	1,388,994	1,624,907	1,883,195	1,869,244	1,872,951
Total Expenditures	5,417,053	5,637,115	6,553,051	6,195,192	6,717,199

Personnel

Department of Business Regulation

Insurance Regulation

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT ADMINISTRATIVE OFFICER	0321 A	1.0	50,628	1.0	51,999
CHIEF INSURANCE EXAMINER	0141 A	2.0	249,770	2.0	262,273
CHIEF LIFE- ACCIDENT AND HEALTH INSURANCE ANALYST	0139 A	1.0	106,576	1.0	110,979
CHIEF LIFE- ACCIDENT AND HEALTH INSURANCE ANALYST	0141 A	1.0	106,576	1.0	112,263
CHIEF OF LEGAL SERVICES	0141 A	1.0	112,236	1.0	117,919
DEPUTY CHIEF OF LEGAL SERVICES	0139 A	1.0	101,345	1.0	104,985
DEPUTY DIRECTOR FINANCIAL SERVICE (DBR)	0146 A	1.0	136,298	1.0	142,017
FISCAL OFFICER (DBR)	AB17 A	1.0	55,264	1.0	57,029
INSURANCE ANALYST	AB24 A	2.0	111,104	2.0	114,713
INSURANCE EXAMINER	AB28 A	2.0	135,294	2.0	140,717
INSURANCE EXAMINER-IN-CHARGE	AB38 A	2.0	212,092	2.0	220,799
LEGAL COUNSEL	0134 A	1.0	83,562	1.0	86,654
LICENSING AIDE	AB15 A	1.0	52,834	1.0	52,834
LICENSING COORDINATOR (INSURANCE PROD- APPRAIS & ADJUST)	AB22 A	1.0	55,474	1.0	57,739
MARKET CONDUCT EXAMINER IN CHARGE	AB36 A	1.0	95,414	1.0	99,572
PRINCIPAL INSURANCE ANALYST	AB31 A	2.0	183,124	2.0	185,496
PRINCIPAL INSURANCE EXAMINER	AB31 A	6.0	512,624	6.0	518,316
PRINCIPAL PROGRAM ANALYST	0128 A	1.0	68,969	1.0	71,441
SENIOR ACCOUNTANT	0023 A	1.0	53,789	1.0	55,386
SENIOR INSURANCE ANALYST	AB28 A	2.0	136,600	2.0	141,536
SENIOR INSURANCE EXAMINER	AB28 A	3.0	196,093	3.0	205,622
SENIOR INSURANCE EXAMINER	AB31 A	2.0	160,993	2.0	163,523
Subtotal Classified		36.0	2,976,659	36.0	3,073,812
Subtotal		36.0	2,976,659	36.0	3,073,812
Turnover			(502,890)		(140,409)
Total Salaries			2,473,769		2,933,403
Benefits					
FICA			189,245		225,786
Health Benefits			553,296		626,594
Payroll Accrual			14,458		17,115
Retiree Health			111,813		116,288
Retirement			742,798		869,308
Subtotal			1,611,610		1,855,091

Personnel

Department of Business Regulation

Insurance Regulation

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Total Salaries and Benefits	36.0	4,085,379	36.0	4,788,494
Cost Per FTE Position		113,483		133,014
Statewide Benefit Assessment		97,715		116,587
Payroll Costs	36.0	4,183,094	36.0	4,905,081
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	36.0	5,815,867	36.0	6,537,854
Distribution by Source of Funds				
General Revenue	36.0	4,076,898	36.0	4,795,178
Restricted Receipts	0.0	1,738,969	0.0	1,742,676
Total All Funds	36.0	5,815,867	36.0	6,537,854

Performance Measures

Department of Business Regulation

Insurance Regulation

Insurance Examiner Utilization Rate

The figures below represent the utilization rate for insurance examiners, calculated by dividing the hours billed to licensed 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.

	<i>Reporting Period: State Fiscal Year</i>				
	2021	2022	2023	2024	2025
Target	50%	50%	50%	50%	50%
Actual	76.29%	69.49%	71.25%	--	--

Insurance Licenses Issued

The figures below represent the number of insurance licenses issued. [Note: This performance measure was established in FY 2024 and historical actuals are not available. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

	<i>Reporting Period: State Fiscal Year</i>				
	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	--	328,939	346,114	--	--

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	5,176	5,456	5,490	5,490	5,490
Total Expenditures	5,176	5,456	5,490	5,490	5,490
Expenditures by Object					
Operating Supplies and Expenses	5,176	5,456	5,490	5,490	5,490
Subtotal: Operating	5,176	5,456	5,490	5,490	5,490
Total Expenditures	5,176	5,456	5,490	5,490	5,490
Expenditures by Source of Funds					
General Revenue	5,176	5,456	5,490	5,490	5,490
Total Expenditures	5,176	5,456	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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	1,977,113	2,088,306	2,083,836	1,966,921	1,996,604
Total Expenditures	1,977,113	2,088,306	2,083,836	1,966,921	1,996,604
Expenditures by Object					
Salary and Benefits	1,887,926	1,921,028	1,937,828	1,820,952	1,850,596
Operating Supplies and Expenses	89,186	154,672	124,758	124,719	124,758
Assistance and Grants	0	0	20,000	20,000	20,000
Subtotal: Operating	1,977,113	2,075,700	2,082,586	1,965,671	1,995,354
Capital Purchases and Equipment	0	12,606	1,250	1,250	1,250
Subtotal: Other	0	12,606	1,250	1,250	1,250
Total Expenditures	1,977,113	2,088,306	2,083,836	1,966,921	1,996,604
Expenditures by Source of Funds					
General Revenue	1,009,045	1,131,264	1,194,966	973,149	949,709
Federal Funds	(12,127)	0	0	0	0
Restricted Receipts	980,195	957,042	888,870	993,772	1,046,895
Total Expenditures	1,977,113	2,088,306	2,083,836	1,966,921	1,996,604

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	AB24 A	2.0	120,364	2.0	124,914
ADMINISTRATOR REAL ESTATE	0135 A	1.0	109,896	1.0	109,896
ASSISTANT ADMINISTRATIVE OFFICER	3721 A	1.0	50,851	1.0	52,195
ASST GAMING & ATHLETICS ADMIN	0130 A	1.0	78,203	1.0	79,698
CHIEF IMPLEMENTATION AIDE	AB28 A	1.0	86,808	1.0	86,808
CHIEF PUBLIC PROTECTION INSPECTOR	AB32 A	1.0	90,691	1.0	90,691
FISCAL OFFICER (DBR)	AB17 A	2.0	95,014	2.0	96,764
GAMING & ATHLETICS ADMINISTRATOR	0137 A	1.0	108,904	1.0	108,904
PARI-MUTUEL OPERATIONS SPECIALIST	3726 A	3.0	206,189	3.0	206,189
SR. PARI-MUTUEL OPERATIONS SPECIALIST	3728 A	1.0	66,134	1.0	68,399
SYSTEMS ANALYST	AB24 A	1.0	66,165	1.0	66,165
Subtotal Classified		15.0	1,079,219	15.0	1,090,623
Subtotal		15.0	1,079,219	15.0	1,090,623
Transfer In			48,537		50,560
Overtime			1,655		1,655
Turnover			(16,272)		(26,469)
Total Salaries			1,113,139		1,116,369
Benefits					
Contract Stipends			38		38
FICA			85,027		85,532
Health Benefits			176,687		211,323
Holiday			101		101
Payroll Accrual			6,496		6,490
Retiree Health			50,238		44,053
Retirement			345,322		342,527
Subtotal			663,909		690,064
Total Salaries and Benefits		15.0	1,777,048	15.0	1,806,433
Cost Per FTE Position			118,470		120,429
Statewide Benefit Assessment			43,904		44,163
Payroll Costs		15.0	1,820,952	15.0	1,850,596
Total Personnel		15.0	1,820,952	15.0	1,850,596

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	8.0	953,013	8.0	929,534
Restricted Receipts	7.0	867,939	7.0	921,062
Total All Funds	15.0	1,820,952	15.0	1,850,596

Performance Measures

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

Licenses Issued Online

Online processing dramatically increases efficiency for both the customer and program staff. The figures below represent the percent of auto body, constable, liquor, mobile food establishment, mobile home park, real estate appraiser, real estate salespersons/brokers/short-term-rentals, and upholstery licenses issued online versus by paper.

Frequency: Annual

Reporting Period: State Fiscal Year

	2021	2022	2023	2024	2025
Target	50%	50%	75%	75%	75%
Actual	56%	81%	83%	--	--

Program Summary

Department of Business Regulation

Boards for Design Professionals

Mission

The boards are charged with maintaining high professional standards for persons and/or firms who wish to practice architecture, landscape architecture, land surveying and professional engineering in the State of Rhode Island. The boards were established to protect the health, safety, and welfare of the public, and do so by ensuring that individuals meet the education, examination, and experience standards for registration.

Description

The Design Professionals unit within the State Building Office consists of the Board of Examination and Registration of Architects, Board of Examination and Registration of Landscape Architects, Board of Registration for Professional Land Surveyors, and the Board of Registration for Professional Engineers. Disciplinary action is taken against those who violate the statutes, rules and standards governing the practice of these professions.

Statutory History

- RIGL § 5-51-1, et seq. (1975), relate to the Rhode Island State Board of Examiners of Landscape Architects.
- RIGL § 5-1-1, et seq. (1977), relate to the Board of Examination and Registration of Architects.
- RIGL § 5-8.1, et seq. (1990), relate to the Board of Registration for Professional Land Surveyors.
- RIGL § 5-8-1, et seq. (1990), relate to the State Board of Registration for Professional Engineers.
- RIGL § 5-84-1, et seq. (2010), relate to the Division of Building, Design and Fire Professionals.

Budget

Department of Business Regulation

Boards for Design Professionals

Expenditures by Sub Program	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	0	0	0	0	0
Total Expenditures	0	0	0	0	0
<hr/>					
Expenditures by Object					
Salary and Benefits	0	19	0	0	0
Operating Supplies and Expenses	0	(19)	0	0	0
Subtotal: Operating	0	(0)	0	0	0
<hr/>					
Total Expenditures	0	(0)	0	0	0

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Operations	2,439,779	3,833,208	3,778,878	4,656,989	4,471,885
Total Expenditures	2,439,779	3,833,208	3,778,878	4,656,989	4,471,885
Expenditures by Object					
Salary and Benefits	1,741,388	1,640,730	1,935,214	1,888,545	1,896,128
Contract Professional Services	630,857	2,114,076	1,703,097	2,624,017	2,438,074
Operating Supplies and Expenses	67,535	77,350	140,567	144,427	137,683
Subtotal: Operating	2,439,779	3,832,155	3,778,878	4,656,989	4,471,885
Capital Purchases and Equipment	0	1,053	0	0	0
Subtotal: Other	0	1,053	0	0	0
Total Expenditures	2,439,779	3,833,208	3,778,878	4,656,989	4,471,885
Expenditures by Source of Funds					
General Revenue	1,698,535	2,876,639	2,933,710	3,371,563	3,444,417
Federal Funds	219,881	552,826	322,958	786,734	500,000
Restricted Receipts	521,364	403,744	522,210	498,692	527,468
Total Expenditures	2,439,779	3,833,208	3,778,878	4,656,989	4,471,885

Personnel

Department of Business Regulation

Office of Health Insurance Commissioner

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Unclassified					
ADMINISTRATIVE OFFICER	0722 A	1.0	57,971	1.0	59,783
ASSOCIATE DIRECTOR FOR PLANNING- POLICY & REGULATION	0843 A	1.0	159,793	1.0	159,793
COORDINATOR- SPECIAL PROJECTS	0827 A	1.0	69,779	1.0	72,354
DIRECTOR OF INTERGOVERNMENTAL RELATIONS	0840 A	1.0	118,386	1.0	125,353
EXECUTIVE ASSISTANT/CHIEF OF STAFF	0841 A	2.0	257,553	2.0	263,239
EXECUTIVE DIRECTOR	0836 A	1.0	112,920	1.0	112,920
HEALTH INSURANCE COMMISSIONER	0854 A	1.0	214,424	1.0	221,620
PRINCIPAL POLICY ASSOCIATE	0837 A	2.0	202,148	2.0	212,841
SENIOR POLICY ANALYST	0839 A	1.0	70,900	0.0	0
Subtotal Unclassified		11.0	1,263,874	10.0	1,227,903
Subtotal		11.0	1,263,874	10.0	1,227,903
Turnover			(51,218)		(15,225)
Total Salaries			1,212,656		1,212,678
Benefits					
FICA			89,406		89,866
Health Benefits			114,489		133,515
Payroll Accrual			7,081		7,057
Retiree Health			54,813		47,998
Retirement			362,200		356,895
Subtotal			627,989		635,331
Total Salaries and Benefits		11.0	1,840,645	10.0	1,848,009
Cost Per FTE Position			167,331		184,801
Statewide Benefit Assessment			47,900		48,119
Payroll Costs		11.0	1,888,545	10.0	1,896,128
Purchased Services					
Management & Consultant Services			2,124,017		1,938,074
Other Contracts			500,000		500,000
Subtotal			2,624,017		2,438,074
Total Personnel		11.0	4,512,562	10.0	4,334,202
Distribution by Source of Funds					
General Revenue		7.0	3,276,804	7.0	3,350,617
Federal Funds		1.0	780,949	0.0	500,000
Restricted Receipts		3.0	454,809	3.0	483,585
Total All Funds		11.0	4,512,562	10.0	4,334,202

Performance Measures

Department of Business Regulation

Office of Health Insurance Commissioner

Small Group Market Average Premium Change

The figures below represent the 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>	2021	2022	2023	2024	2025
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	0.3%	9.2%	3.9%	--	--

Individual Market Average Premium Change

The figures below represent the 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>	2021	2022	2023	2024	2025
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	2.1%	6.1%	5.9%	--	--

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>	2021	2022	2023	2024	2025
Target	4%	4%	4%	4%	4%
Actual	5.4%	5.7%	8.5%	--	--

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>	2021	2022	2023	2024	2025
Target	20%	20%	20%	20%	20%
Actual	18%	21%	21%	--	--

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

- RIGL § 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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Contractor's Registration and Licensing Board	1,279,077	743,998	1,367,359	1,139,397	1,324,052
Fire Code Board of Appeal and Review	374,167	340,946	405,036	362,613	362,358
Fire Marshal	6,237,917	6,781,633	11,614,074	12,032,681	7,970,975
State Building Code Commission	1,673,516	2,408,030	3,043,030	3,286,629	3,134,585
Total Expenditures	9,564,678	10,274,608	16,429,499	16,821,320	12,791,970
Expenditures by Object					
Salary and Benefits	6,890,574	6,327,089	7,468,634	7,381,430	7,512,495
Contract Professional Services	346,430	413,018	459,050	439,050	439,050
Operating Supplies and Expenses	1,127,216	2,307,975	2,474,815	3,044,840	2,658,425
Assistance and Grants	10,600	0	15,000	15,000	15,000
Subtotal: Operating	8,374,820	9,048,082	10,417,499	10,880,320	10,624,970
Capital Purchases and Equipment	1,189,858	1,226,525	6,012,000	5,941,000	2,167,000
Subtotal: Other	1,189,858	1,226,525	6,012,000	5,941,000	2,167,000
Total Expenditures	9,564,678	10,274,608	16,429,499	16,821,320	12,791,970
Expenditures by Source of Funds					
General Revenue	6,816,770	8,438,776	8,290,502	8,831,659	8,489,335
Federal Funds	412,476	358,037	318,545	445,863	345,863
Restricted Receipts	2,324,612	1,413,165	2,033,537	1,763,817	1,948,472
Operating Transfers from Other Funds	10,820	64,629	5,786,915	5,779,981	2,008,300
Total Expenditures	9,564,678	10,274,608	16,429,499	16,821,320	12,791,970

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0124 A	1.0	55,656	1.0	57,460
ADMINISTRATOR MANAGEMENT INFORMATION SYSTEMS	0140 A	1.0	105,738	1.0	111,392
ARCHITECT BUILDING COMMISSION	0335 A	1.0	99,525	1.0	99,525
ASSISTANT ADMINISTRATIVE OFFICER	0321 A	1.0	50,628	1.0	51,999
ASSISTANT EXPLOSIVES AND FLAMMABLE LIQUIDS TECHNICIAN	3629 A	3.0	224,940	3.0	227,385
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	143,158	1.0	143,158
BOMB TECHNICIAN I	3626 A	1.0	61,590	1.0	63,539
BOMB TECHNICIAN I	3629 A	1.0	68,175	1.0	70,524
BOMB TECHNICIAN III	3632 A	1.0	89,168	1.0	89,168
BUILDING CONSTRUCTION INSPECTOR	0320 A	3.0	150,885	3.0	154,760
BUSINESS MANAGEMENT OFFICER	0B26 A	1.0	91,427	1.0	91,427
CHIEF DEPUTY FIRE MARSHAL	0134 A	2.0	178,921	2.0	182,443
CHIEF OF INSPECTIONS	0135 A	2.0	203,477	2.0	203,477
CHIEF STATE BUILDING CODE OFFICIAL (PLUMBING/MECH INSP)	0332 A	1.0	96,242	1.0	96,242
CLERK SECRETARY	4016 A	1.0	48,925	1.0	50,282
DEPUTY DIRECTOR DEPARTMENT OF BUSINESS REGULATION	0144 A	1.0	139,253	1.0	139,253
DIRECTOR OF FIRE TRAINING	0136 A	1.0	100,139	1.0	100,139
EXECUTIVE ASSISTANT	0118 A	1.0	53,649	1.0	53,649
EXECUTIVE DIRECTOR FIRE SAFETY CODE OF APPEAL & REVIEW	3640 A	1.0	125,072	1.0	125,269
FIRE INVESTIGATOR	3622 A	1.0	61,245	1.0	61,245
FIRE INVESTIGATOR II	3624 A	1.0	61,448	1.0	62,797
FIRE INVESTIGATOR III	3627 A	2.0	137,120	2.0	140,519
FIRE INVESTIGATOR IV	3630 A	1.0	78,786	1.0	78,786
FIRE SAFETY INSPECTOR	3621 A	8.0	410,637	8.0	421,937
FIRE SAFETY INSPECTOR III	3625 A	7.0	441,409	7.0	457,423
FIRE SAFETY INSPECTOR IV	3628 A	1.0	62,678	1.0	67,260
FIRE SAFETY TRAINING OFFICER	3628 A	2.0	139,050	2.0	141,484
HEARING OFFICER CONTRACTORS' REGISTRATION BOARD	0334 A	1.0	82,446	1.0	85,385
LICENSING AIDE	0315 A	2.0	87,912	2.0	89,657
PRINCIPAL STATE BUILDING CODE OFFICIAL (BUILDING)	0331 A	2.0	174,600	2.0	178,048
PRINCIPAL STATE BUILDING CODE OFFICIAL (ELECTRICAL)	0331 A	1.0	81,861	1.0	81,861

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
PRODUCTIVITY PROJECT DIRECTOR	0134 A	1.0	88,606	1.0	93,096
SENIOR ECONOMIC AND POLICY ANALYST	0134 A	1.0	83,562	1.0	86,654
STATE BUILDING CODE COMMISSIONER	0142 A	1.0	127,942	1.0	127,942
Subtotal Classified		57.0	4,205,870	57.0	4,285,185
Unclassified					
ADMINISTRATIVE AIDE	4514 A	1.0	50,707	1.0	50,707
ADMINISTRATIVE ASSISTANT	0319 A	1.0	51,715	1.0	52,997
ASSISTANT ADMINISTRATIVE OFFICER	4521 A	1.0	53,857	1.0	55,449
STATE FIRE MARSHAL	0843 A	1.0	145,266	1.0	145,266
Subtotal Unclassified		4.0	301,545	4.0	304,419
Subtotal		61.0	4,507,415	61.0	4,589,604
Overtime			327,086		327,086
Turnover			(145,716)		(166,286)
Total Salaries			4,688,785		4,750,404
Benefits					
Contract Stipends			900		900
FICA			333,715		340,204
Health Benefits			602,673		677,563
Payroll Accrual			25,545		25,861
Retiree Health			197,148		175,193
Retirement			1,343,367		1,349,516
Subtotal			2,503,348		2,569,237
Total Salaries and Benefits		61.0	7,192,133	61.0	7,319,641
Cost Per FTE Position			117,904		119,994
Statewide Benefit Assessment			189,297		192,854
Payroll Costs		61.0	7,381,430	61.0	7,512,495
Purchased Services					
Information Technology			47,700		47,700
Medical Services			5,000		5,000
Training and Educational Services			386,350		386,350
Subtotal			439,050		439,050
Total Personnel		61.0	7,820,480	61.0	7,951,545

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	51.0	6,527,311	51.0	6,461,083
Federal Funds	0.0	46,063	0.0	46,063
Restricted Receipts	10.0	1,182,125	10.0	1,377,099
Operating Transfers from Other Funds	0.0	64,981	0.0	67,300
Total All Funds	61.0	7,820,480	61.0	7,951,545

Performance Measures

Department of Business Regulation

Division of Building, Design and Fire Professionals

Contractor Complaints

The figures below represent 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 versus the number of complaints accepted or rejected. [Note: This performance measure was established in FY 2023 and historical targets and actuals are not available.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2021	2022	2023	2024	2025
Target	--	--	100%	100%	100%
Actual	--	--	100%	--	--

Building Code Commission - Permit Applications

The figures below represent the rate at which building, electrical, plumbing and mechanical permits are processed. This is derived from the number of applications received versus the number of permits accepted or rejected. [Note: This performance measure was established in FY 2023 and historical targets and actuals are not available.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2021	2022	2023	2024	2025
Target	--	--	100%	100%	100%
Actual	--	--	100%	--	--

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	2022 Actuals	2023 Actuals	2024 Enacted Budget	2024 Revised Budget	2025 Recommended
Adult Use Marijuana Program	0	536,682	4,312,925	4,181,223	5,122,685
Medical Marijuana Program	1,211,386	2,063,690	1,804,280	1,554,210	1,691,377
Total Expenditures	1,211,386	2,600,372	6,117,205	5,735,433	6,814,062
Expenditures by Object					
Salary and Benefits	971,075	1,253,562	3,144,753	2,762,981	3,815,610
Contract Professional Services	212,500	87,966	275,750	275,750	275,750
Operating Supplies and Expenses	27,811	1,140,179	1,282,922	1,282,922	1,308,922
Assistance and Grants	0	0	250,000	250,000	250,000
Subtotal: Operating	1,211,386	2,481,708	4,953,425	4,571,653	5,650,282
Capital Purchases and Equipment	0	118,664	1,163,780	1,163,780	1,163,780
Subtotal: Other	0	118,664	1,163,780	1,163,780	1,163,780
Total Expenditures	1,211,386	2,600,372	6,117,205	5,735,433	6,814,062
Expenditures by Source of Funds					
General Revenue	0	123,476	0	0	0
Restricted Receipts	1,211,386	2,476,896	6,117,205	5,735,433	6,814,062
Total Expenditures	1,211,386	2,600,372	6,117,205	5,735,433	6,814,062

Personnel

Department of Business Regulation

Office of Cannabis Regulation

		FY 2024		FY 2025	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0124 A	2.0	110,766	2.0	114,364
ADMINISTRATIVE OFFICER	AB24 A	2.0	118,670	2.0	120,476
CHF OF INSP,OFF OF CANN REG (D	0135 A	1.0	101,372	1.0	101,372
CHIEF FINANCIAL OFFICER I	0141 A	1.0	108,023	1.0	113,742
CHIEF IMPLEMENTATION AIDE	AB28 A	1.0	67,660	1.0	70,187
CHIEF OF LEGAL SERVICES	0141 A	1.0	108,023	1.0	113,742
CHIEF OF STRATEGIC PLANNING- MONITORING AND EVALUATION	0143 A	1.0	116,636	1.0	120,072
CHIEF PUBLIC PROTECTION INSPECTOR	AB32 A	7.0	564,983	7.0	579,522
ECONOMIC AND POLICY ANALYST I	0130 A	1.0	71,687	1.0	74,305
INVESTIGATIVE AUDITOR	0133 A	2.0	171,965	2.0	175,153
LEGAL COUNSEL	0134 A	1.0	83,751	1.0	86,870
LICENSING AIDE	0315 A	1.0	43,814	1.0	44,703
LICENSING AIDE	AB15 A	1.0	43,853	1.0	44,737
PRINCIPAL ECONOMIC AND POLICY ANALYST	0138 A	1.0	96,242	1.0	99,800
SENIOR ECONOMIC AND POLICY ANALYST	0134 A	1.0	83,562	1.0	86,654
Subtotal Classified		24.0	1,891,007	24.0	1,945,699
Unclassified					
DEPUTY CHIEF OF STAFF (GOVERNORS OFFICE)	8351 A	1.0	172,861	1.0	178,479
EXECUTIVE DIRECTOR/EXECUTIVE ADMINISTRATOR	0743 A	0.0	0	1.0	165,000
Subtotal Unclassified		1.0	172,861	2.0	343,479
Subtotal		25.0	2,063,868	26.0	2,289,178
Turnover			(422,337)		0
Total Salaries			1,641,531		2,289,178
Benefits					
Contract Stipends			15,375		53,075
FICA			124,791		174,465
Health Benefits			347,548		441,943
Payroll Accrual			9,565		13,234
Retiree Health			74,196		90,194
Retirement			485,134		663,098
Subtotal			1,056,609		1,436,009
Total Salaries and Benefits		25.0	2,698,140	26.0	3,725,187
Cost Per FTE Position			107,926		143,276

Personnel

Department of Business Regulation

Office of Cannabis Regulation

	FY 2024		FY 2025	
	FTE	Cost	FTE	Cost
Statewide Benefit Assessment		64,841		90,423
Payroll Costs	25.0	2,762,981	26.0	3,815,610
Purchased Services				
Clerical and Temporary Services		25,000		25,000
Other Contracts		250,750		250,750
Subtotal		275,750		275,750
Total Personnel	25.0	3,038,731	26.0	4,091,360
Distribution by Source of Funds				
Restricted Receipts	25.0	3,038,731	26.0	4,091,360
Total All Funds	25.0	3,038,731	26.0	4,091,360

Performance Measures

Department of Business Regulation

Office of Cannabis Regulation

Medical Plant Tags

The figures below represent the number of plant tags issued to medical home-grow patients. [Note: This performance measure was established in FY 2023. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	12,246	7,742	7,970	--	--

Registry Cards Issued

The figures below represent the number of commercial registry cards issued to cannabis industry licensee staff and employees. [Note: This performance measure was established in FY 2024 and historical actuals are not available. Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2021	2022	2023	2024	2025
Target	--	--	--	--	--
Actual	--	--	1,528	--	--
