

**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 regulates Banking, Securities, Insurance, Building, Design and Fire Professionals, Commercial Licensing, and Gaming and Athletics Licensing. The Department's budget, operations, compliance, and enforcement are managed through its Central Management office, which also provides support services to the Office of the Health Insurance Commissioner. The Director of Business Regulation is appointed by the Governor and statutorily directs and oversees businesses delegated to the Department by the legislature. The Department's Building, Design and Fire Professionals Division includes the Office of the State Fire Marshal and the Office of the State Building Commissioner.

Boards and Commissions housed within the Department include the Real Estate Commission, Real Estate Appraisal Board, Auto Collision Repair Licensing Advisory Board, and Certified Constables Board, as well as the Rhode Island Boards of Accountancy, Architecture, Landscape Architecture, Engineers and Land Surveyors, the Fire Safety Code Board of Appeal and Review, the Building Code Commission, and the Contractors' Registration and Licensing Board. The Office of the Health Insurance Commissioner is also housed within the Department's offices. 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

	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Expenditures by Program					
Central Management	4,122,227	4,002,594	4,399,824	3,982,169	4,227,250
Banking Regulation	1,831,543	2,049,569	2,157,972	2,139,278	2,138,094
Securities Regulation	797,930	966,643	1,000,863	995,758	1,031,168
Insurance Regulation	6,266,950	6,994,451	6,743,077	7,698,850	7,824,119
Board of Accountancy	5,157	830	5,490	5,490	5,490
Commercial Licensing and Gaming and Athletics Licensing	1,985,270	2,165,047	2,314,320	2,612,183	2,579,582
Office of Health Insurance Commissioner	3,876,319	3,952,593	4,150,044	4,156,929	4,283,887
Division of Building, Design and Fire Professionals	9,024,135	12,347,610	18,323,364	20,027,494	13,779,321
Office of Cannabis Regulation	3,046,633	4,880,064	0	0	0
Total Expenditures	30,956,164	37,359,402	39,094,954	41,618,151	35,868,911
Expenditures by Object					
Salary and Benefits	20,977,093	25,076,518	22,625,611	23,427,824	24,359,488
Contract Professional Services	4,187,746	4,234,928	3,842,749	12,466,674	5,701,895
Operating Supplies and Expenses	4,363,197	5,851,727	5,463,807	5,620,866	5,704,741
Assistance and Grants	0	59,757	35,000	35,000	35,000
Subtotal: Operating	29,528,036	35,222,930	31,967,167	41,550,364	35,801,124
Capital Purchases and Equipment	1,496,705	2,079,106	7,127,787	67,787	67,787
Operating Transfers	(68,578)	57,367	0	0	0
Subtotal: Other	1,428,128	2,136,473	7,127,787	67,787	67,787
Total Expenditures	30,956,164	37,359,402	39,094,954	41,618,151	35,868,911
Expenditures by Source of Funds					
General Revenue	22,113,009	24,552,716	25,769,781	25,646,550	26,381,481
Federal Funds	1,018,821	644,207	786,088	873,588	896,734
Restricted Receipts	7,190,133	10,435,384	5,486,102	7,190,782	7,560,116
Operating Transfers From Other Funds	634,200	1,727,095	7,052,983	7,907,231	1,030,580
Total Expenditures	30,956,164	37,359,402	39,094,954	41,618,151	35,868,911
FTE Authorization	181.0	181.0	155.0	155.0	157.0

Personnel Agency Summary

Department of Business Regulation

	FY 2026		FY 2027	
	FTE	Cost	FTE	Cost
Classified	139.0	12,545,574	141.0	13,218,143
Unclassified	16.0	1,963,891	16.0	2,044,780
Subtotal	155.0	14,509,465	157.0	15,262,923
Overtime		358,984		353,984
Seasonal/Special Salaries/Wages		399,420		399,420
Turnover		(505,466)		(626,457)
Total Salaries		14,762,403		15,389,870
Benefits				
FICA		1,096,658		1,152,747
Health Benefits		2,172,120		2,366,076
Holiday		110		110
Payroll Accrual		81,557		84,899
Retiree Health		455,128		453,740
Retirement		4,453,735		4,470,087
Subtotal		8,259,308		8,527,659
Total Salaries and Benefits	155.0	23,021,711	157.0	23,917,529
Cost Per FTE Position		148,527		152,341
Statewide Benefit Assessment		406,113		441,959
Payroll Costs	155.0	23,427,824	157.0	24,359,488
Purchased Services				
Buildings and Ground Maintenance		475		475
Design and Engineering Services		7,839,925		962,000
Information Technology		28,000		28,000
Management & Consultant Services		4,186,174		4,249,320
Medical Services		1,000		1,000
Other Contracts		76,300		76,300
Training and Educational Services		328,000		378,000
Subtotal		12,459,874		5,695,095
Total Personnel	155.0	35,887,698	157.0	30,054,583
Distribution by Source of Funds				
General Revenue	136.0	21,207,027	136.0	21,867,860
Federal Funds	0.0	576,288	0.0	599,434
Restricted Receipts	19.0	6,197,152	21.0	6,556,709
Operating Transfers from Other Funds	0.0	7,907,231	0.0	1,030,580
Total All Funds	155.0	35,887,698	157.0	30,054,583

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, regulations drafting and promulgation, issuance of legal opinions related to the Department's operations, conducting administrative hearings , and providing legal services to the Department, and advising the boards and 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 regulated persons and entities; has the authority to deny, suspend, or revoke licenses 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 diverse administrative bodies such as the Rhode Island Housing and Mortgage Finance Corporation, Housing Resources Board, Land Use Commission and the Governor's Insurance Council . 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. R.I. Gen. Laws § 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	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	4,122,227	4,002,594	4,399,824	3,982,169	4,227,250
Total Expenditures	4,122,227	4,002,594	4,399,824	3,982,169	4,227,250
Expenditures by Object					
Salary and Benefits	1,894,531	1,841,814	2,091,587	1,691,082	1,742,571
Contract Professional Services	71,034	68,264	70,550	70,550	120,550
Operating Supplies and Expenses	2,144,849	2,088,427	2,235,650	2,218,500	2,362,092
Subtotal: Operating	4,110,414	3,998,504	4,397,787	3,980,132	4,225,213
Capital Purchases and Equipment	11,813	4,090	2,037	2,037	2,037
Subtotal: Other	11,813	4,090	2,037	2,037	2,037
Total Expenditures	4,122,227	4,002,594	4,399,824	3,982,169	4,227,250
Expenditures by Source of Funds					
General Revenue	4,122,227	4,002,594	4,360,810	3,943,155	4,188,236
Restricted Receipts	0	0	39,014	39,014	39,014
Total Expenditures	4,122,227	4,002,594	4,399,824	3,982,169	4,227,250

Personnel

Department of Business Regulation

Central Management

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE AND LEGAL SUPPORT SERVICES ADMINISTRATOR	0145 A	1.0	158,244	1.0	162,991
CHIEF FINANCIAL OFFICER II	0144 A	1.0	145,208	1.0	155,928
CHIEF OF LEGAL SERVICES	0141 A	2.0	278,671	2.0	286,685
FISCAL MANAGEMENT OFFICER	0126 A	1.0	81,604	1.0	84,052
INTERDEPARTMENTAL PROJECT MANAGER	0139 A	1.0	127,248	1.0	131,066
LEGAL COUNSEL	0134 A	1.0	95,464	1.0	103,264
PRINCIPAL ECONOMIC AND POLICY ANALYST	0138 A	1.0	117,155	1.0	120,670
PRINCIPAL PROGRAM ANALYST	0128 A	1.0	95,361	1.0	98,197
SENIOR LEGAL COUNSEL	0136 A	1.0	103,930	1.0	112,632
Subtotal Classified		10.0	1,202,885	10.0	1,255,485
Unclassified					
CONFIDENTIAL SECRETARY	0822 A	1.0	65,131	1.0	70,131
DIRECTOR- DEPARTMENT OF BUSINESS REGULATION	0945KF	1.0	192,191	1.0	192,191
Subtotal Unclassified		2.0	257,322	2.0	262,322
Subtotal		12.0	1,460,207	12.0	1,517,807
Transfer Out			(5,127)		(5,127)
Longevity Pay			39,524		40,350
Regular Wages			1,028,209		1,067,900
Total Salaries			1,067,733		1,108,250
Benefits					
FICA			80,982		84,557
Health Benefits			129,975		138,759
Payroll Accrual			6,222		6,389
Retiree Health			34,701		34,135
Retirement			340,504		337,235
Subtotal			592,384		601,075
Total Salaries and Benefits		12.0	1,660,117	12.0	1,709,325
Cost Per FTE Position			138,343		142,444
Statewide Benefit Assessment			30,965		33,246
Payroll Costs		12.0	1,691,082	12.0	1,742,571
Purchased Services					
Other Contracts			70,300		70,300
Training and Educational Services			250		50,250

Personnel

Department of Business Regulation

Central Management

	FY 2026		FY 2027	
	FTE	Cost	FTE	Cost
Purchased Services				
Subtotal		70,550		120,550
Total Personnel	12.0	1,761,632	12.0	1,863,121
Distribution by Source of Funds				
General Revenue	12.0	1,761,632	12.0	1,863,121
Total All Funds	12.0	1,761,632	12.0	1,863,121

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: Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

Frequency: Annual

Reporting Period: State Fiscal Year

	2023	2024	2025	2026	2027
Target	--	--	--	--	--
Actual	\$967,016	\$664,652	\$980,466	--	--

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 a conscientious regulator. We endeavor to foster 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 and trust companies, 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 interfaces with national organizations such as the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS) to utilize best practices and align its regulation with other states. The Division is also responsible for regulating, monitoring, and examining other licensees, including over 4,000 mortgage loan originators and approximately 3,300 companies licensed as debt collectors, third party loan servicers, lenders, loan brokers, small loan lenders, sellers of checks, currency transmitters, check cashers, student loan servicers and debt-management companies. The purpose of examinations is 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 Chapters 19-1 to 19-14.11 and 19-33 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, currency transmitters, check cashers, third party loan servicers, and debt management companies, student loan servicers and debt collectors.)

RIGL Ch. 6-26 to 6-27 relate to Interest, Usury and Truth in Lending. RIGL Ch. 34-23 to 34-27 relate to Mortgages. RIGL Ch. 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 Ch. 19-14.9 relates to the registration of debt collectors. RIGL Ch. 19-14.10 relates to the licensing and supervision of mortgage loan originators. RIGL Ch. 19-14.11 relates to the licensing of third-party loan servicers. RIGL Ch. 19-33 relates to student loan servicers.

Budget

Department of Business Regulation

Banking Regulation

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	1,831,543	2,049,569	2,157,972	2,139,278	2,138,094
Total Expenditures	1,831,543	2,049,569	2,157,972	2,139,278	2,138,094
Expenditures by Object					
Salary and Benefits	1,744,879	1,967,283	2,096,172	2,027,478	2,026,294
Contract Professional Services	2,560	3,925	2,000	0	0
Operating Supplies and Expenses	74,441	75,294	54,800	106,800	106,800
Subtotal: Operating	1,821,880	2,046,502	2,152,972	2,134,278	2,133,094
Capital Purchases and Equipment	9,663	3,067	5,000	5,000	5,000
Subtotal: Other	9,663	3,067	5,000	5,000	5,000
Total Expenditures	1,831,543	2,049,569	2,157,972	2,139,278	2,138,094
Expenditures by Source of Funds					
General Revenue	1,765,628	1,978,446	2,107,972	2,039,278	2,038,094
Restricted Receipts	65,915	71,123	50,000	100,000	100,000
Total Expenditures	1,831,543	2,049,569	2,157,972	2,139,278	2,138,094

Personnel

Department of Business Regulation

Banking Regulation

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ASSISTANT SUPERVISOR OF EXAMINATIONS	0A35 A	2.0	250,819	2.0	258,142
BANK EXAMINER	0A24 A	4.0	271,352	4.0	295,801
FISCAL OFFICER (DBR)	0A17 A	1.0	57,567	1.0	59,294
PRINCIPAL BANK EXAMINER	0A31 A	1.0	100,407	1.0	103,351
SENIOR BANK EXAMINER	0A28 A	4.0	353,572	4.0	364,040
STATE CHIEF BANK EXAMINER	0141 A	1.0	149,996	1.0	154,403
SUPERVISOR OF EXAMINATIONS	0A37 A	1.0	121,486	1.0	125,131
Subtotal Classified		14.0	1,305,199	14.0	1,360,162
Subtotal		14.0	1,305,199	14.0	1,360,162
Longevity Pay			30,729		31,641
Regular Wages			1,274,470		1,328,521
Turnover			(52,200)		(104,190)
Total Salaries			1,252,999		1,255,972
Benefits					
FICA			95,854		96,081
Health Benefits			193,378		207,100
Payroll Accrual			7,306		7,248
Retiree Health			40,722		38,685
Retirement			400,882		383,527
Subtotal			738,142		732,641
Total Salaries and Benefits		14.0	1,991,141	14.0	1,988,613
Cost Per FTE Position			142,224		142,044
Statewide Benefit Assessment			36,337		37,681
Payroll Costs		14.0	2,027,478	14.0	2,026,294
Total Personnel		14.0	2,027,478	14.0	2,026,294
Distribution by Source of Funds					
General Revenue		14.0	2,027,478	14.0	2,026,294
Total All Funds		14.0	2,027,478	14.0	2,026,294

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>				
	2023	2024	2025	2026	2027
Target	50%	50%	50%	50%	50%
Actual	45%	42%	43%	--	--

Banking Licenses Issued

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

	<i>Reporting Period: State Fiscal Year</i>				
	2023	2024	2025	2026	2027
Target	--	--	--	--	--
Actual	967	1,059	1,357	--	--

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 interfaces with the North American Securities Administrators Association (NASAA) to assist developing and implementing best practices and align its regulation with other states. 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 Chapter 7-11; the Franchise Investment Act, Chapter 19-28.1; the Charitable Solicitation Act, Chapter 5-53.1; and the Real Estate Time-Share Act, Chapter 34-41.

Budget

Department of Business Regulation

Securities Regulation

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	797,930	966,643	1,000,863	995,758	1,031,168
Total Expenditures	797,930	966,643	1,000,863	995,758	1,031,168
Expenditures by Object					
Salary and Benefits	781,490	954,339	991,063	985,958	1,021,368
Contract Professional Services	0	707	0	0	0
Operating Supplies and Expenses	11,425	10,576	9,800	9,800	9,800
Subtotal: Operating	792,915	965,621	1,000,863	995,758	1,031,168
Capital Purchases and Equipment	5,015	1,022	0	0	0
Subtotal: Other	5,015	1,022	0	0	0
Total Expenditures	797,930	966,643	1,000,863	995,758	1,031,168
Expenditures by Source of Funds					
General Revenue	797,930	966,629	1,000,863	995,758	1,031,168
Restricted Receipts	0	15	0	0	0
Total Expenditures	797,930	966,643	1,000,863	995,758	1,031,168

Personnel

Department of Business Regulation

Securities Regulation

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0A24 A	1.0	73,829	1.0	76,598
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	133,541	1.0	137,547
FISCAL OFFICER (DBR)	0A17 A	1.0	55,558	1.0	59,294
SECURITIES EXAMINER	0A24 A	3.0	224,271	3.0	234,493
SENIOR SECURITIES EXAMINER	0A28 A	1.0	87,243	1.0	89,860
Subtotal Classified		7.0	574,442	7.0	597,792
Subtotal		7.0	574,442	7.0	597,792
Regular Wages			574,442		597,792
Total Salaries			574,442		597,792
Benefits					
FICA			43,946		45,731
Health Benefits			145,591		156,025
Payroll Accrual			3,346		3,447
Retiree Health			18,669		18,411
Retirement			183,305		182,029
Subtotal			394,857		405,643
Total Salaries and Benefits		7.0	969,299	7.0	1,003,435
Cost Per FTE Position			138,471		143,348
Statewide Benefit Assessment			16,659		17,933
Payroll Costs		7.0	985,958	7.0	1,021,368
Total Personnel		7.0	985,958	7.0	1,021,368
Distribution by Source of Funds					
General Revenue		7.0	985,958	7.0	1,021,368
Total All Funds		7.0	985,958	7.0	1,021,368

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: 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>		
	2023	2024	2025	2026	2027
Target	--	--	--	--	--
Actual	183,268	183,646	182,939	--	--

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 and analysis of the 31 domestic insurance companies to ensure financial solvency and is also responsible for overseeing the market conduct of domestic or foreign insurance companies doing business in that State of Rhode Island 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 (NAIC), 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.

The Division is a member of the NAIC, where it helps develop and implement best practices, align its regulation with other states and provide information on the most modern regulatory innovations and concerns.

Statutory History

R.I. General Laws Chapters 27-1, 42-14, and 28-29 through 28-38, and all Insurance Division regulations.

Budget

Department of Business Regulation

Insurance Regulation

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	6,266,950	6,994,451	6,743,077	7,698,850	7,824,119
Total Expenditures	6,266,950	6,994,451	6,743,077	7,698,850	7,824,119
Expenditures by Object					
Salary and Benefits	4,169,877	5,095,243	5,076,469	5,247,042	5,372,311
Contract Professional Services	1,718,273	1,567,836	1,503,773	2,294,273	2,294,273
Operating Supplies and Expenses	166,663	134,971	159,335	154,035	154,035
Subtotal: Operating	6,054,814	6,798,050	6,739,577	7,695,350	7,820,619
Capital Purchases and Equipment	212,136	196,402	3,500	3,500	3,500
Subtotal: Other	212,136	196,402	3,500	3,500	3,500
Total Expenditures	6,266,950	6,994,451	6,743,077	7,698,850	7,824,119
Expenditures by Source of Funds					
General Revenue	4,274,270	5,273,838	5,125,539	5,281,312	5,406,581
Restricted Receipts	1,992,680	1,720,613	1,617,538	2,417,538	2,417,538
Total Expenditures	6,266,950	6,994,451	6,743,077	7,698,850	7,824,119

Personnel

Department of Business Regulation

Insurance Regulation

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0124 A	1.0	67,013	1.0	71,443
ADMINISTRATIVE OFFICER	0A24 A	1.0	72,436	1.0	76,598
ASSISTANT ADMINISTRATIVE OFFICER	0121 A	1.0	55,189	1.0	58,364
ASSISTANT ADMINISTRATIVE OFFICER	0A21 A	1.0	70,308	1.0	74,665
ASSOCIATE INSURANCE EXAMINER IN CHARGE	0A34 A	1.0	111,917	1.0	115,206
CHF CONS REL-FIN SERVICES	0141 A	1.0	133,541	1.0	137,547
CHIEF INSURANCE EXAMINER	0141 A	2.0	296,641	2.0	305,454
CHIEF LIFE- ACCIDENT AND HEALTH INSURANCE ANALYST	0139 A	1.0	121,189	1.0	124,825
CHIEF OF LEGAL SERVICES	0141 A	1.0	133,541	1.0	137,547
DEPUTY CHIEF OF LEGAL SERVICES	0139 A	1.0	123,800	1.0	127,436
DEPUTY DIRECTOR FINANCIAL SERVICE (DBR)	0146 A	1.0	148,974	1.0	159,809
INSURANCE ANALYST	0A24 A	2.0	138,887	2.0	148,349
INSURANCE EXAMINER	0A24 A	2.0	134,717	2.0	143,304
INSURANCE EXAMINER-IN-CHARGE	0A38 A	2.0	266,451	2.0	274,302
LEGAL COUNSEL	0134 A	1.0	98,652	1.0	104,711
LICENSING AIDE	0A15 A	1.0	49,988	1.0	52,561
MARKET CONDUCT EXAMINER IN CHARGE	0A36 A	1.0	119,737	1.0	123,260
PRINCIPAL INSURANCE ANALYST	0A31 A	2.0	217,705	2.0	224,035
PRINCIPAL INSURANCE EXAMINER	0A31 A	6.0	620,161	6.0	641,136
PRINCIPAL PROGRAM ANALYST	0128 A	1.0	77,890	1.0	84,167
SENIOR INSURANCE ANALYST	0A28 A	2.0	174,728	2.0	184,213
SENIOR INSURANCE EXAMINER	0A28 A	3.0	254,758	3.0	272,021
SENIOR LEGAL COUNSEL	0136 A	1.0	104,576	1.0	112,632
Subtotal Classified		36.0	3,592,799	36.0	3,753,585
Subtotal		36.0	3,592,799	36.0	3,753,585
Longevity Pay			79,953		82,839
Regular Wages			3,512,846		3,670,746
Turnover			(375,527)		(470,995)
Total Salaries			3,217,272		3,282,590

Personnel

Department of Business Regulation

Insurance Regulation

	FY 2026		FY 2027	
	FTE	Cost	FTE	Cost
Benefits				
FICA		246,120		258,417
Health Benefits		537,856		575,172
Payroll Accrual		18,760		19,492
Retiree Health		104,561		104,042
Retirement		1,029,171		1,031,254
Subtotal		1,936,468		1,988,377
Total Salaries and Benefits	36.0	5,153,740	36.0	5,270,967
Cost Per FTE Position		143,159		146,416
Statewide Benefit Assessment		93,302		101,344
Payroll Costs	36.0	5,247,042	36.0	5,372,311
Purchased Services				
Management & Consultant Services		2,282,773		2,282,773
Training and Educational Services		11,500		11,500
Subtotal		2,294,273		2,294,273
Total Personnel	36.0	7,541,315	36.0	7,666,584
Distribution by Source of Funds				
General Revenue	36.0	5,247,042	36.0	5,372,311
Restricted Receipts	0.0	2,294,273	0.0	2,294,273
Total All Funds	36.0	7,541,315	36.0	7,666,584

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>				
	2023	2024	2025	2026	2027
Target	50%	50%	50%	50%	50%
Actual	71.25%	68.39%	72.00%	--	--

Insurance Licenses Issued

The figures below represent the number of insurance licenses issued. [Note: Targets are not utilized in this metric as it is solely dependent on industry and public demand.]

	<i>Reporting Period: State Fiscal Year</i>				
	2023	2024	2025	2026	2027
Target	--	--	--	--	--
Actual	346,114	270,908	126,661	--	--

Program Summary

Department of Business Regulation

Board of Accountancy

Mission

The board timely and efficiently processes license applications, renewals and inquiry responses, facilitates licensee compliance with continuing professional education requirements, and commences and resolves disciplinary actions efficiently and effectively for accountants.

Description

The Board of Accountancy is an autonomous board that is responsible for the licensing of certified public accountants (CPAs), grandfathered public accountants (PAs), and public accounting practice units (CPA firms). It processes applications and fees, and issues initial certificates and permits to licensees. The Board investigates complaints from the general public that allege violations of statutory and regulatory provisions under the Board's jurisdiction to promote the continued welfare of the general public. This includes conducting hearings regarding denial, suspension or revocation of licenses or the imposition of such sanctions or penalties allowed by law. In addition, the Board provides the general public with licensing information regarding all CPAs, PAs and CPA firms via the "licensee look-up" on the DBR website to facilitate information to the general public.

Statutory History

R.I. General Laws Chapter 5-3.1 (1956) relates to the Board of Accountancy.

Budget

Department of Business Regulation

Board of Accountancy

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	5,157	830	5,490	5,490	5,490
Total Expenditures	5,157	830	5,490	5,490	5,490
Expenditures by Object					
Contract Professional Services	0	495	0	0	0
Operating Supplies and Expenses	5,157	336	5,490	5,490	5,490
Subtotal: Operating	5,157	830	5,490	5,490	5,490
Total Expenditures	5,157	830	5,490	5,490	5,490
Expenditures by Source of Funds					
General Revenue	5,157	830	5,490	5,490	5,490
Total Expenditures	5,157	830	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 applicable rules and regulations.

Description

Commercial 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, 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 caterers, short term rentals, solar retailers and mobile and manufactured homes and parks and the enforcement of unit pricing, motor fuel advertising and health club pre-opening laws.

Gaming and Athletics is responsible for licensing, enforcement and regulation of gaming and athletics licensed events and activities, including boxing and mixed martial arts. The Gaming and Athletics Division also issues occupational and vendor licenses and oversees simulcast wagering operations and the accounting and collection of racing taxes and fees with respect to the Bally's Twin River Lincoln Casino and Bally's Tiverton Casino facilities as specified by state law. The division provides the general public with application and licensing information for these occupations, businesses and professions. It investigates complaints received from the general public in all areas of licensing.

Statutory History

R.I. General Law Ch. 5-20.5 relates to real estate
Ch. 5-20.7 relates to real estate appraisers
Ch. 5-38 relates to automobile body repair shops
Ch. 5-50 relates to pre-opening of health club sales campaigns
Ch. 6-31 relates to unit pricing
Ch. 23-26 relates to bedding and upholstered furniture
Ch. 31-44 and Ch. 31-44.1 relates to mobile and manufactured homes
Ch. 42-14.2 relates to auto wrecking and salvage yards
Ch. 31-37 relates to advertising and sale of motor fuel at retail
Ch. 31-46-7 relates to auto body salvage re-builders' licenses
Ch. 3-1 relates to alcoholic beverages
R.I. Gen. Laws § 42-63.1-14 relates to short term rentals registration;
R.I. Gen. Laws Ch. 5-93 relates to residential solar retailers
R.I. Gen. Laws Ch. 41-1 relates to Sports, Racing, and Athletics

Budget

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	1,985,270	2,165,047	2,314,320	2,612,183	2,579,582
Total Expenditures	1,985,270	2,165,047	2,314,320	2,612,183	2,579,582
Expenditures by Object					
Salary and Benefits	1,787,599	2,082,886	2,168,312	2,372,575	2,439,974
Contract Professional Services	584	4,669	2,000	0	0
Operating Supplies and Expenses	188,834	74,710	122,758	218,358	118,358
Assistance and Grants	0	(2,330)	20,000	20,000	20,000
Subtotal: Operating	1,977,018	2,159,935	2,313,070	2,610,933	2,578,332
Capital Purchases and Equipment	8,252	5,112	1,250	1,250	1,250
Subtotal: Other	8,252	5,112	1,250	1,250	1,250
Total Expenditures	1,985,270	2,165,047	2,314,320	2,612,183	2,579,582
Expenditures by Source of Funds					
General Revenue	1,007,532	1,233,062	1,268,739	1,364,696	1,301,739
Restricted Receipts	977,739	931,985	1,045,581	1,247,487	1,277,843
Total Expenditures	1,985,270	2,165,047	2,314,320	2,612,183	2,579,582

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0A24 A	2.0	152,452	2.0	157,026
ADMINISTRATOR REAL ESTATE	0135 A	1.0	119,667	1.0	123,146
ASSISTANT ADMINISTRATIVE OFFICER	3721 A	1.0	58,469	1.0	62,343
ASST GAMING & ATHLETICS ADMIN	0130 A	1.0	87,030	1.0	89,641
CHIEF IMPLEMENTATION AIDE	0A28 A	1.0	107,269	1.0	110,344
CHIEF PUBLIC PROTECTION INSPECTOR	0A32 A	1.0	107,000	1.0	110,211
FISCAL OFFICER (DBR)	0A17 A	2.0	113,125	2.0	118,588
GAMING & ATHLETICS ADMINISTRATOR	0137 A	1.0	118,923	1.0	122,491
LICENSING AIDE	0A15 A	1.0	51,000	1.0	53,530
PARI-MUTUEL OPERATIONS SPECIALIST	3726 A	2.0	151,335	2.0	155,876
SENIOR SYSTEMS ANALYST	0A26 A	1.0	86,863	1.0	89,468
SR. PARI-MUTUEL OPERATIONS SPECIALIST	3728 A	1.0	79,809	1.0	82,203
Subtotal Classified		15.0	1,232,942	15.0	1,274,867
Subtotal		15.0	1,232,942	15.0	1,274,867
Transfer In			1,709		1,709
Longevity Pay			49,823		51,267
Regular Wages			1,378,025		1,424,301
Total Salaries			1,429,655		1,477,375
Benefits					
FICA			109,132		112,850
Health Benefits			281,027		301,193
Holiday			110		110
Payroll Accrual			8,326		8,515
Retiree Health			46,406		45,447
Retirement			456,512		450,217
Subtotal			901,513		918,332
Total Salaries and Benefits		15.0	2,331,168	15.0	2,395,707
Cost Per FTE Position			155,411		159,714
Statewide Benefit Assessment			41,407		44,267
Payroll Costs		15.0	2,372,575	15.0	2,439,974
Total Personnel		15.0	2,372,575	15.0	2,439,974

Personnel

Department of Business Regulation

Commercial Licensing and Gaming and Athletics Licensing

	FY 2026		FY 2027	
	FTE	Cost	FTE	Cost
Distribution by Source of Funds				
General Revenue	9.0	1,248,921	9.0	1,285,964
Restricted Receipts	6.0	1,123,654	6.0	1,154,010
Total All Funds	15.0	2,372,575	15.0	2,439,974

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.

	<i>Reporting Period: State Fiscal Year</i>				
<i>Frequency: Annual</i>	2023	2024	2025	2026	2027
Target	75%	75%	75%	75%	75%
Actual	83%	88%	85%	--	--

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

R.I. General Laws § 5-51-1, et seq. (1975), relate to the Rhode Island State Board of Examiners of Landscape Architects

R.I. General Laws § 5-1-1, et seq. (1977), relate to the Board of Examination and Registration of Architects

R.I. General Laws § 5-8.1, et seq. (1990), relate to the Board of Registration for Professional Land Surveyors

R.I. General Laws § 5-8-1, et seq. (1990), relate to the State Board of Registration for Professional Engineers

R.I. General Laws § 5-84-1, et seq. (2010), relate to the Division of Building, Design and Fire Professionals

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	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Operations	3,876,319	3,952,593	4,150,044	4,156,929	4,283,887
Total Expenditures	3,876,319	3,952,593	4,150,044	4,156,929	4,283,887
Expenditures by Object					
Salary and Benefits	1,779,196	1,958,398	2,117,269	2,116,111	2,191,734
Contract Professional Services	1,993,037	1,908,980	1,903,801	1,903,801	1,966,947
Operating Supplies and Expenses	95,025	85,215	128,974	137,017	125,206
Subtotal: Operating	3,867,259	3,952,593	4,150,044	4,156,929	4,283,887
Capital Purchases and Equipment	9,060	0	0	0	0
Subtotal: Other	9,060	0	0	0	0
Total Expenditures	3,876,319	3,952,593	4,150,044	4,156,929	4,283,887
Expenditures by Source of Funds					
General Revenue	2,446,281	2,852,918	3,107,152	3,031,304	3,119,299
Federal Funds	948,640	541,379	439,300	529,300	552,446
Restricted Receipts	481,398	558,296	603,592	596,325	612,142
Total Expenditures	3,876,319	3,952,593	4,150,044	4,156,929	4,283,887

Personnel

Department of Business Regulation

Office of Health Insurance Commissioner

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Unclassified					
ADMINISTRATIVE OFFICER	0722 A	1.0	67,927	1.0	71,796
ASSOCIATE DIRECTOR FOR PLANNING- POLICY & REGULATION	0843 A	1.0	174,493	1.0	179,728
DIRECTOR OF INTERGOVERNMENTAL RELATIONS	0840 A	1.0	140,051	1.0	144,253
EXECUTIVE ASSISTANT/CHIEF OF STAFF	0841 A	2.0	288,237	2.0	301,254
EXECUTIVE DIRECTOR	0836 A	1.0	123,309	1.0	127,008
HEALTH ECONOMIC SPECIALIST	0831 A	1.0	98,107	1.0	101,051
HEALTH INSURANCE COMMISSIONER	0854 A	1.0	243,919	1.0	259,216
PRINCIPAL POLICY ASSOCIATE	0837 A	2.0	236,612	2.0	250,020
Subtotal Unclassified		10.0	1,372,655	10.0	1,434,326
Subtotal		10.0	1,372,655	10.0	1,434,326
Longevity Pay			21,735		22,387
Regular Wages			1,350,920		1,411,939
Total Salaries			1,372,655		1,434,326
Benefits					
FICA			100,804		105,249
Health Benefits			111,781		119,475
Payroll Accrual			8,003		8,274
Retiree Health			44,612		44,177
Retirement			438,449		437,202
Subtotal			703,649		714,377
Total Salaries and Benefits		10.0	2,076,304	10.0	2,148,703
Cost Per FTE Position			207,630		214,870
Statewide Benefit Assessment			39,807		43,031
Payroll Costs		10.0	2,116,111	10.0	2,191,734
Purchased Services					
Management & Consultant Services			1,903,401		1,966,547
Training and Educational Services			400		400
Subtotal			1,903,801		1,966,947
Total Personnel		10.0	4,019,912	10.0	4,158,681
Distribution by Source of Funds					
General Revenue		7.0	2,936,824	7.0	3,031,194
Federal Funds		0.0	529,300	0.0	552,446
Restricted Receipts		3.0	553,788	3.0	575,041
Total All Funds		10.0	4,019,912	10.0	4,158,681

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>	2023	2024	2025	2026	2027
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	3.9%	12.4%	17.6%	--	--

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>	2023	2024	2025	2026	2027
Target	3.5%	3.5%	3.5%	3.5%	3.5%
Actual	5.9%	7.8%	21.0%	--	--

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>	2023	2024	2025	2026	2027
Target	4%	4%	4%	4%	4%
Actual	8.5%	11.2%	19.3%	--	--

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>	2023	2024	2025	2026	2027
Target	20%	20%	20%	20%	20%
Actual	21%	20%	28%	--	--

Program Summary

Department of Business Regulation

Division of Building, Design and Fire Professionals

Mission

To increase the efficiency and effectiveness of registration, permitting, inspections, and investigations related to fire and building code compliance 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 Explosives Operations Division (EOD, or Bomb Squad). The investigations unit is generally responsible for conducting fire investigations where arson is suspected, and/or an injury or death has occurred. The Bomb Squad is responsible for responding to, mitigating, and investigating all incidents involving explosive materials. The Bomb 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. Finally, it acts as an appellate body with jurisdiction to resolve disputes relative to fire code compliance between state and local authorities and property owners.

The SBO houses 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 and buildings on state-owned land; 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; 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. Gen. Laws Chapter 5-84 establishes the Division of Building, Design and Fire Professionals and State Building Office. R.I. General Laws Chapter 23-27.3 establishes the duties, authority, and responsibility of the State Building Commissioner. R.I. Gen. Laws § 5-65-1 et seq., establishes and sets the legislative operating authority for the Contractors' Registration and Licensing Board. R.I. Gen. Laws § 23-28.3-1 et seq. governs the Fire Safety Code Board of Appeal and Review. R.I. Gen. Laws Ch. 23-28.2 establishes the Office of the State Fire Marshal and defines its duties.

R.I. Gen. Laws Chapter 5-8 and 5-8.1 establish the Boards of Engineers and Land Surveyors, Chapter 5-1 establishes the Board of Architects, and Chapter 5-51 establishes the Board of Landscape Architects.

Budget

Department of Business Regulation

Division of Building, Design and Fire Professionals

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Contractor's Registration and Licensing Board	739,807	1,389,542	1,505,957	1,636,028	1,956,752
Fire Code Board of Appeal and Review	358,698	388,665	405,781	424,211	438,294
Fire Marshal	5,663,547	7,755,980	13,440,403	14,866,547	8,228,759
State Building Code Commission	2,262,083	2,813,423	2,971,223	3,100,708	3,155,516
Total Expenditures	9,024,135	12,347,610	18,323,364	20,027,494	13,779,321
Expenditures by Object					
Salary and Benefits	6,450,333	7,339,458	8,084,739	8,987,578	9,565,236
Contract Professional Services	393,755	563,311	360,625	8,198,050	1,320,125
Operating Supplies and Expenses	1,027,214	2,572,193	2,747,000	2,770,866	2,822,960
Assistance and Grants	0	62,087	15,000	15,000	15,000
Subtotal: Operating	7,871,301	10,537,050	11,207,364	19,971,494	13,723,321
Capital Purchases and Equipment	1,221,412	1,753,193	7,116,000	56,000	56,000
Operating Transfers	(68,578)	57,367	0	0	0
Subtotal: Other	1,152,834	1,810,560	7,116,000	56,000	56,000
Total Expenditures	9,024,135	12,347,610	18,323,364	20,027,494	13,779,321
Expenditures by Source of Funds					
General Revenue	7,693,985	8,244,399	8,793,216	8,985,557	9,290,874
Federal Funds	70,182	102,828	346,788	344,288	344,288
Restricted Receipts	625,768	2,273,288	2,130,377	2,790,418	3,113,579
Operating Transfers from Other Funds	634,200	1,727,095	7,052,983	7,907,231	1,030,580
Total Expenditures	9,024,135	12,347,610	18,323,364	20,027,494	13,779,321

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
ADMINISTRATIVE OFFICER	0124 A	2.0	122,283	2.0	129,934
ADMINISTRATIVE OFFICER	0324 A	0.0	0	1.0	62,487
ADMINISTRATOR MANAGEMENT INFORMATION SYSTEMS	0140 A	1.0	127,368	1.0	131,189
ARCHITECT BUILDING COMMISSION	0335 A	1.0	108,681	1.0	111,942
ASSISTANT ADMINISTRATIVE OFFICER	0321 A	1.0	55,698	1.0	58,830
ASSISTANT EXPLOSIVES AND FLAMMABLE LIQUIDS TECHNICIAN	3629 A	4.0	331,627	4.0	345,890
ASSOCIATE DIRECTOR AND SUPERINTENDENT OF INSURANCE	0141 A	1.0	156,096	1.0	160,703
BOMB TECHNICIAN I	3626 A	1.0	72,264	1.0	76,037
BOMB TECHNICIAN III	3632 A	1.0	97,372	1.0	100,293
BUSINESS MANAGEMENT OFFICER	0B26 A	1.0	99,736	1.0	102,695
CHIEF DEPUTY FIRE MARSHAL	0134 A	2.0	198,468	2.0	209,422
CHIEF FIELD INVESTIGATOR (GENERAL)	0324 A	2.0	111,992	2.0	128,686
CHIEF IMPLEMENTATION AIDE	0328 A	1.0	66,706	1.0	76,766
CHIEF OF INSPECTIONS	0135 A	2.0	222,130	2.0	228,772
CHIEF STATE BUILDING CODE OFFICIAL (PLUMBING/MECH INSP)	0332 A	1.0	104,836	1.0	107,897
CLERK SECRETARY	4016 A	1.0	52,298	1.0	55,014
DEPUTY DIRECTOR DEPARTMENT OF BUSINESS REGULATION	0144 A	1.0	152,063	1.0	156,627
DIRECTOR OF FIRE TRAINING	0136 A	1.0	109,352	1.0	112,632
ENFORCEMENT AIDE	0319 A	0.0	0	1.0	54,034
EXECUTIVE DIRECTOR FIRE SAFETY CODE OF APPEAL & REVIEW	3640 A	1.0	136,794	1.0	140,898
FIRE INVESTIGATOR	3622 A	2.0	116,464	2.0	123,341
FIRE INVESTIGATOR II	3624 A	1.0	72,003	1.0	74,164
FIRE INVESTIGATOR III	3627 A	2.0	148,190	2.0	155,449
FIRE INVESTIGATOR IV	3630 A	1.0	86,034	1.0	88,615
FIRE SAFETY INSPECTOR	3621 A	7.0	399,623	7.0	422,280
FIRE SAFETY INSPECTOR III	3625 A	6.0	409,887	6.0	429,307
FIRE SAFETY INSPECTOR IV	3628 A	2.0	152,963	2.0	164,107
FIRE SAFETY TRAINING OFFICER	3628 A	2.0	155,023	2.0	163,209
LICENSING AIDE	0315 A	2.0	93,982	2.0	100,582
PRINCIPAL STATE BUILDING CODE OFFICIAL (BUILDING)	0331 A	2.0	178,784	2.0	184,148
PRINCIPAL STATE BUILDING CODE OFFICIAL (ELECTRICAL)	0331 A	1.0	89,392	1.0	92,074
PRODUCTIVITY PROJECT DIRECTOR	0130 A	1.0	87,030	1.0	89,641

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

		FY 2026		FY 2027	
		FTE	Cost	FTE	Cost
Classified					
SENIOR ECONOMIC AND POLICY ANALYST	0134 A	1.0	92,355	1.0	98,607
STATE BUILDING CODE COMMISSIONER	0142 A	1.0	139,713	1.0	143,904
STATE BUILDING INSPECTOR IV (DBR) - BUILDING	0334 A	1.0	90,100	1.0	96,076
Subtotal Classified		57.0	4,637,307	59.0	4,976,252
Unclassified					
ADMINISTRATIVE AIDE	4514 A	1.0	55,372	1.0	57,033
ADMINISTRATIVE ASSISTANT	0319 A	1.0	57,543	1.0	60,853
ASSISTANT ADMINISTRATIVE OFFICER	4521 A	1.0	62,369	1.0	66,857
STATE FIRE MARSHAL	0843 A	1.0	158,630	1.0	163,389
Subtotal Unclassified		4.0	333,914	4.0	348,132
Subtotal		61.0	4,971,221	63.0	5,324,384
Transfer In			3,418		3,418
Longevity Pay			92,162		94,825
Regular Wages			5,076,627		5,438,415
Seasonal/Special Salaries/Wages			399,420		399,420
Turnover			(77,739)		(51,272)
Total Salaries			5,847,647		6,233,565
Benefits					
FICA			419,820		449,862
Health Benefits			772,512		868,352
Payroll Accrual			29,594		31,534
Retiree Health			165,457		168,843
Retirement			1,604,912		1,648,623
Subtotal			2,992,295		3,167,214
Total Salaries and Benefits		61.0	8,839,942	63.0	9,400,779
Cost Per FTE Position			144,917		149,219
Statewide Benefit Assessment			147,636		164,457
Payroll Costs		61.0	8,987,578	63.0	9,565,236
Purchased Services					
Buildings and Ground Maintenance			475		475
Design and Engineering Services			7,839,925		962,000
Information Technology			28,000		28,000
Medical Services			1,000		1,000
Other Contracts			6,000		6,000

Personnel

Department of Business Regulation

Division of Building, Design and Fire Professionals

	FY 2026		FY 2027	
	FTE	Cost	FTE	Cost
Purchased Services				
Training and Educational Services		315,850		315,850
Subtotal		8,191,250		1,313,325
Total Personnel	61.0	17,178,828	63.0	10,878,561
Distribution by Source of Funds				
General Revenue	51.0	6,999,172	51.0	7,267,608
Federal Funds	0.0	46,988	0.0	46,988
Restricted Receipts	10.0	2,225,437	12.0	2,533,385
Operating Transfers from Other Funds	0.0	7,907,231	0.0	1,030,580
Total All Funds	61.0	17,178,828	63.0	10,878,561

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.

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2023	2024	2025	2026	2027
Target	100%	100%	100%	100%	100%
Actual	100%	100%	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.

	<i>Frequency: Annual</i>		<i>Reporting Period: State Fiscal Year</i>		
	2023	2024	2025	2026	2027
Target	100%	100%	100%	100%	100%
Actual	100%	100%	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 with a focus on public health, public safety, and sound market principles. OCR is working with the Cannabis Control Commission (CCC) established by the Rhode Island Cannabis Act, R.I. Gen. Laws Chapter 21-28.11, regulating hybrid adult-use marijuana sales and production during the transition to a consolidated regulatory structure.

Description

OCR has oversight over licensed cannabis production and sales in the state, which is currently comprised of three licensing programs: medical marijuana, hybrid adult use, and industrial hemp, which includes hemp-derived cannabidiol (CBD) consumables. The Rhode Island Cannabis Act legalized marijuana production and sales for adult use beginning December 1, 2022. Notably, the Act also introduced a new, consolidated regulatory structure under the Cannabis Control Commission (CCC) that will eventually assume full responsibility for regulation of Rhode Island's cannabis market. In the interim, OCR continues its current role as regulator in this space. This includes overseeing the state's medical marijuana dispensaries (known as compassion centers); medical marijuana cultivators; caregivers who grow marijuana on behalf of patients; patients who grow for themselves; and "hybrid" licensed medical cultivators and compassion centers that produce and sell adult use cannabis. Under the Hemp Growth Act, DBR licenses and regulates hemp growers, handlers, and hemp-derived CBD consumable retailers and distributors. OCR processes license applications, 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 taxes applicable to consumable 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. Gen. Laws Chapter 21-28.6 established the Office of Cannabis Regulation (OCR) within the Department of Business Regulation (DBR) and its role as the regulator of the commercial medical marijuana market. R.I. Gen. Laws Chapter 2-26 gives DBR oversight over industrial hemp and hemp-derived CBD consumables. R.I. Gen. Laws Chapter 21-28.11, known as the Rhode Island Cannabis Act, established a legal and regulatory structure for adult use cannabis in Rhode Island with OCR continuing as the lead regulatory entity during the transition to consolidated governance under the Cannabis Control Commission.

Budget

Department of Business Regulation

Office of Cannabis Regulation

Expenditures by Sub Program	2024 Actuals	2025 Actuals	2026 Enacted Budget	2026 Revised Budget	2027 Recommended
Adult Use Marijuana Program	1,896,416	3,516,811	0	0	0
Medical Marijuana Program	1,150,217	1,363,253	0	0	0
Total Expenditures	3,046,633	4,880,064	0	0	0
Expenditures by Object					
Salary and Benefits	2,369,188	3,837,097	0	0	0
Contract Professional Services	8,502	116,741	0	0	0
Operating Supplies and Expenses	649,588	810,006	0	0	0
Subtotal: Operating	3,027,278	4,763,844	0	0	0
Capital Purchases and Equipment	19,355	116,219	0	0	0
Subtotal: Other	19,355	116,219	0	0	0
Total Expenditures	3,046,633	4,880,064	0	0	0
Expenditures by Source of Funds					
Restricted Receipts	3,046,633	4,880,064	0	0	0
Total Expenditures	3,046,633	4,880,064	0	0	0