



Department of Business Regulation

1511 Pontiac Avenue
Cranston, Rhode Island 02920

Industry Alert 2021-2

Tropical Storm Henri

Tropical Storm Henri was declared a catastrophic event for purposes of [R.I. Gen. Laws § 27-10-8](#) and [27-10.1-1](#). However, the storm was a Tropical Storm and not a Hurricane at the time it reached landfall in Rhode Island. Therefore, pursuant to [R.I. Gen. Laws § 27-76-2](#) and [230 RICR-20-05-13.4F](#), hurricane deductibles are not applicable to any losses as a result of the storm.

Insurers are also reminded to make themselves aware of the provisions of [R.I. Gen. Laws § 27-76](#) and [230-RICR-20-05-13 Weather Related Claims](#) when adjusting losses.

Any questions should be directed to DBR.Insurance@dbr.ri.gov or (401) 462 9520.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
August 23, 2021