



State of Rhode Island

Department of State | Office of the Secretary of State

Gregg M. Amore, *Secretary of State*

April 28, 2026

The Honorable Robert Britto, Chair
Senate Committee on Commerce

RE: In support of Senate Bill 3212, An Act Relating to Uniform Commercial Code – Secured Transactions

Dear Chair Britto,

I am writing today in support of Senate Bill 3212, legislation you have introduced at the request of the Department of State that will enable our office to monitor, address, and minimize fraudulent activity and business-related scams and schemes affecting Rhode Islanders.

The Department of State's Business Services Division maintains Rhode Island's business registry, which records new business formations and ongoing business registration activity for more than 110,355 active entities registered in our state. As our office oversees the business landscape, we have observed an uptick in fraudulent business filings and deceptive mailings targeting businesses and individuals alike. Additionally, we have seen how State and federal employees have become targets of harassment filings under the Uniform Commercial Code (UCC).

These are some forms of fraudulent activity and how they affect Rhode Islanders:

- 1) **Unauthorized filings** submitted to our office to form new business entities using individuals' names and addresses as "registered agents" and/or "authorized person(s)" without their consent.
- 2) **Deceptive solicitations or mailings** that are sent to entities that offer annual report filing services for exorbitant fees, when entities can file these reports directly with our office without paying an additional "service" fee. Several of these mailings are designed to appear as though they are coming from a government entity.
- 3) **Uniform Commercial Code (UCC) filings** that are used by bad actors to harass and file illegitimate financing statements against state and federal employees for performing their duties.

Should Senate Bill 3212 pass, our office will be able to address various forms of fraudulent activity by codifying the process for resolving or removing unauthorized filings from the public record and reducing the number of illegitimate harassment UCC filings. These types of business identity theft can have significant legal and financial impact on their victims. In regulating how soliciting companies engage their customers, this legislation will reduce the number of deceived business owners and direct them to trusted forms of support.

We believe this legislation combats several business-related scams and enables us to assist individuals and businesses who have been impacted. Therefore, I urge the members of the Committee to support Senate Bill 3212.

Thank you for your consideration. If you have any questions, please feel free to contact Michelle Arias, Director of Intergovernmental Affairs, at marias@sos.ri.gov.

Sincerely,

Gregg M. Amore
Secretary of State

cc: The Honorable Members of the Senate Committee on Commerce

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