



128 Dorrance Street, Suite 400
Providence, RI 02903
Phone: (401) 831-7171
Fax: (401) 831-7175
www.riaclu.org
info@riaclu.org

ACLU OF RI POSITION: SUPPORT

TESTIMONY ON 24-H 7606, AN ACT RELATING TO INSURANCE – CASUALTY INSURANCE RATING March 14, 2024

The use of irrelevant and unnecessary factors in the setting of auto insurance rates often results in discriminatory rates for certain demographics. This bill appropriately addresses one of those unfair practices and would prohibit an individual's status as a widowed person from being used as a factor in determining their car insurance rates.

A 2015 study found that four of the six major car insurers increased rates on widows by an "average of 20 percent."¹ Not only is this an extraordinary amount for a factor which is not the choice, much less fault, of the driver, but it can place inappropriate financial burdens on individuals who are already faced with significant life and personal changes.

Ultimately, this bill seeks to ensure that individuals are not paying more for necessary services based on circumstances or factors which are immutable and beyond their control. We strongly support passage of this bill in accordance with this important policy goal.

Thank you for your consideration.

¹ https://consumerfed.org/press_release/new-research-shows-that-most-major-auto-insurers-vary-prices-considerably-depending-on-marital-status/