



HouseCorporations@rilegislature.gov

March 14, 2024

Representative Joseph J. Solomon, Jr.
Chair, House Committee On Corporations
Rhode Island State House
Providence, RI 02903

Re: H7606 – An Act Relating To Insurance – Casualty Insurance Rating

Dear Mr. Chairman:

This statement in support of H.7606 is submitted by the American Property Casualty Insurance Association (APCIA).¹ House 7606 amends the rating statute so that in establishing or maintaining an insured's rate or classification respecting the operation of a personal motor vehicle, widowed persons shall not be treated differently than persons in a marriage.

Passage of this bill would allow persons receiving a marriage discount to continue to remain eligible for such a discount upon the death of a spouse. APCIA believes this is appropriate both on public policy grounds and because our members tell us widowed persons, unlike other rating factors, present little, if any, additional risk.

For these reasons, APCIA supports H.7606 and urges this committee to move the bill forward.

Very truly yours,

Francis C. O'Brien
Vice President, State Gov't. Relations

¹ Representing nearly 65% of the U.S. property casualty insurance market, APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe. Several APCIA members are located in Rhode Island and many more do business here. Together, APCIA members write over 76% of auto insurance sold in the state.