



Rhode Island Insurance Federation

Via Email to HouseCorporations@rilegislature.gov

March 25, 2025

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

RE: House Bill 5570— AN ACT RELATING TO INSURANCE -- CASUALTY INSURANCE RATING —**Seeking Amendment**

Dear Chair Solomon:

The Rhode Island Insurance Federation submits this statement seeking amendments to House Bill 5570 as currently drafted, which prohibits an insurance carrier from assessing a premium surcharge against an insured for making an inquiry regarding the terms of their policy.

The Federation was recently formed to advocate for the property and casualty insurance industry in Rhode Island. Federation members write approximately 60% of the total property casualty insurance premiums in the state, and importantly over 85 percent of the private passenger auto insurance market in the state. Federation members include most of the major property-casualty insurance companies doing business in the state, and every national P&C insurance trade association is a member of the Federation.

The Federation understands the intent of this legislation is to protect policyholders trying to educate themselves about their policy and coverages. However, as currently drafted, this legislation would prevent an insurance company from rating a policy based off information verified from other sources that may have been mentioned in an inquiry, which is not the same as rate adjustments due to an inquiry related to the actual terms of their policy. Due to this, we propose the following amendment to the legislative text:

(g) No insurance group, carrier or company shall assess any premium surcharge or penalty against an insured solely for making any inquiry related to the actual terms of their policy.

By inserting solely into this language, the intent is protected, but the language will also protect insurers that may learn of an accident, new driver, or other verifiable details that are not related to an inquiry into the terms of the policy.

For the reasons set forth above, the Federation seeks amendment to House Bill 5570.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Christopher S. Stark", is written over a light blue horizontal line.

Christopher S. Stark
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