



March 25, 2025

Representative Joseph J. Solomon, Jr.  
House Corporations Committee  
82 Smith Street  
Providence, RI 02903

Chair Solomon and members of the House Corporations Committee,

The Wholesale & Specialty Insurance Association (WSIA)<sup>1</sup> appreciates the opportunity to provide comments in opposition to HB 5812.

HB 5812 would prohibit the use of “defense within limits” for liability insurance, a common practice that is designed to help control costs associated with liability claims and provide affordable options for insurance consumers. WSIA represents a segment of the property and casualty insurance industry known as “surplus lines” which provides coverage for hard-to-place risks. These risks must be rejected by the standard or admitted market before they may be placed in the surplus lines market. Precisely because these risks are more difficult than standard risks, surplus lines underwriters need flexibility in order to provide insurance products that meet consumer needs. Eliminating the option of providing a “defense within limits” policy will make it more difficult for insureds to find options that would otherwise be tailored to meet their needs and will leave insureds with no choice but to accept insurance policies at a significantly greater price or go without coverage altogether.

For these reasons, we would ask the committee to vote no on HB 5812. WSIA appreciates the opportunity to provide written comments in opposition to HB 5812 and we would be happy to work with the committee on productive solutions to improve the insurance market for Rhode Island consumers. Thank you for your consideration and please let us know if you have any questions.

Sincerely,

John H. Meetz  
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Wholesale & Specialty Insurance Association  
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<sup>1</sup> WSIA is the U.S. professional trade association representing the wholesale and specialty insurance market and the wholesale distribution system. WSIA represents approximately 300 wholesale broker member firms, 200 surplus lines insurance companies, and 300 associates and service providers to the surplus lines market. Our membership operates in more than 1,500 offices representing tens of thousands of individual brokers, insurance company professionals, underwriters and other insurance professionals worldwide – all of whom are committed to the wholesale distribution system and the U.S. surplus lines market.