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Via Email to HouseCorporations@rilegislature.gov

April 2, 2025

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

RE: House Bill 6032— AN ACT RELATING TO INSURANCE – Liability Insurance

Dear Chair Solomon,

Amica Mutual Insurance Company submits this statement in opposition to House Bill 6032, which requires that insurance companies provide a rental vehicles that are comparable in like, kind and quality to the damaged vehicle. For the reasons set forth below, Amica opposes this legislation.

This legislation does not consider the vast number of makes, models, trims, and other factors that determine like, kind, and quality. Typically, insurers contract with rental car companies to ensure that vehicles are available to assist policyholders or 3rd parties after an accident. However, insurers are not able to mandate the selection of vehicles available at rental car locations, and rental car companies do not maintain an inventory of every make, model, trim package, etc.

Costs are another significant factor. To require policyholders that drive Toyotas to subsidize luxury rental vehicles for the few is not favorable to the motoring public. This legislation will increase costs given that the system was designed to provide only a functional temporary replacement.

Amica urges you to oppose this legislation. Thank you for your consideration.

Very truly yours,


Jennifer A. Morrison