



March 4, 2025

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

Re: House 5549 – An Act Relating to Insurance – Rhode Island Property and Casualty Insurance
Guaranty Association

Dear Chair Solomon:

The American Property Casualty Insurance Association (APCIA)¹ supports H.5549 while noting a concern. Improving climate resiliency of Rhode Island homes is a particularly timely undertaking. The Strengthen Rhody Homes program in H.5549 will help protect Rhode Island residents from the ongoing impacts of climate change that are bringing more extreme weather events with less predictability.

Property casualty insurers serve as frontline responders following natural disasters, assisting policyholders in navigating the recovery process and helping their customers rebuild their lives and restore their property. For decades APCIA members have advocated for policies and increased investments that help prevent and reduce such devastation. This includes establishing and funding loss mitigation-focused organizations like the Insurance Institute for Business & Home Safety (IBHS)².

APCIA is proud to support the Strengthen Rhody Homes program. However, property insurance providers evaluate the risks of each individual home. While enhancing roof climate resiliency is likely to decrease risk and thus resultant premiums, that is not a guarantee. By mandating discounts for certain improvements, homeowners may fail to understand other risks facing their property. As a result, we support changing “shall” on line 1 of page 8 to “may.”

Very truly yours,

Jonathan Schreiber
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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 Maine and many more do business here. Together, APCIA members write over 54% of the auto insurance sold in the state.

² <https://fortifiedhome.org/>