



HouseCorporations@rilegislature.gov

March 4, 2025

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

Re: House 5591 – An Act Relating to Health and Safety - Vehicle Barriers - The Charlotte A. Vacca Act

Dear Chair Solomon:

While the American Property Casualty Insurance Association (APCIA)¹ supports the safety goals of H.5591, we urge a small language tweak to make sure that insurers can best support this goal.

Commercial property insurers consider each property individually. Rates are based on specific risks. While installing vehicle barriers is likely to decrease risks and premiums for businesses, it is not a guarantee. Requiring this discount could have the unintended consequence of suppressing rates for some policy holders, thereby hiding the true costs of providing coverage and so prevent or delay actions that would reduce those costs and losses and also save lives and prevent injuries.

As a result, we urge the first word in in line 6 of page 2 to be changed from “shall” to “may.” The bill would still require insurers to consider installation of vehicle barriers as a safety measure, and they would be given the opportunity to provide or offer an actuarially sound discount.

Please reach out if you would like to discuss further.

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 Rhode Island and many more do business here. Together, APCIA members write almost 68.5% of the commercial insurance sold in the state.