



STATE OF RHODE ISLAND
COMMISSION FOR HUMAN RIGHTS



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TESTIMONY

BILL NO.: 2025 H 5104
BILL TITLE: An Act Relating to Insurance – Casualty Insurance Rating
PRIMARY SPONSOR: Representative Arthur Corvese
COMMITTEE: House Committee on Corporations
DATE: 3/25/25

The Rhode Island Commission for Human Rights (“Commission”) supports this bill.

The Commission is the state’s primary antidiscrimination law enforcement agency charged with investigating allegations of discrimination in employment, housing, public accommodations, credit and delivery of services.

This bill would prohibit automobile insurance companies from considering the zip code of where an insured individual lives when calculating their policy premium.

Utilizing zip codes when calculating policy premiums disadvantages certain populations. For example, a 2015 study by the Consumer Federation of America found that, across the country, insurance rates for good drivers in predominately African American ZIP codes were higher than similar drivers in predominately white ZIP codes.¹ A 2017 study by ProPublica and Consumer Reports found disparities between white and minority zip codes that existed even between areas with similar accident risk-levels.²

Because this bill would prohibit a practice that disadvantages racial and ethnic minorities, the Commission urges passage of this bill.

Commission contact: John Bogue, 222-7572, john.bogue@richr.ri.gov

¹ Consumer Federation of America, “[High Price of Mandatory Auto Insurance in Predominantly African American Communities](#)”, Nov. 2015.

² Jeff Larson et. al., ProPublica; Dina Haner et. al., Consumer Reports, “[How We Examined Racial Discrimination in Auto Insurance Prices](#)”, Apr. 5, 2017.