

March 25, 2025

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

Re: Amend House 5570 – An Act Relating to Insurance – Casualty Insurance Rating

Dear Mr. Chairman:

The American Property Casualty Insurance Association (APCIA)¹ appreciates the opportunity to provide feedback on H.5570. We believe our members support the purpose of this bill, which is to facilitate clear communication between insurers and their customers. However, as drafted, we are concerned that the language may inhibit reasonable changes based on information customers share or even changes that customers request.

The bill currently prohibits an insurer from assessing a premium surcharge or penalty against an insured “making any inquiry related to the actual terms of their policy.” That language is extremely broad and would seem to even prohibit an insurer from assessing a surcharge when a customer calls with a genuine question (e.g. is my nanny covered under the policy?) and then asks for policy changes that would impact their rate (“please add them to the policy”). We are also concerned about an inquiry or subsequent conversation that reveals new or different information, or violation of the policy that merits rate changes.

However, we agree that people should not be penalized merely for requesting more information about their insurance policy, and see this as this bill’s intended purpose. As a result, we respectfully request adding “solely for” after the third word in line 25 as follows:

(g) No insurance group, carrier or company shall assess any premium surcharge or penalty against an insured solely for making any inquiry related to the actual terms of their policy.

For the foregoing reasons, we request amendment of H.5570 and welcome the opportunity to discuss further.

Very truly yours,



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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.