



Department of Business Regulation
Office of the Director

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February 3, 2026

The Honorable Joseph J. Solomon, Jr.,
Chairperson, House Corporations Committee
State House
Providence, Rhode Island 02903

Re: H7066 An Act Relating to Insurance-Casualty Insurance Generally-Limitations on Policy Cancellations and Renewals

Dear Chairman Solomon:

I am writing on behalf of the Department of Business Regulation, Insurance Division (the "Division") to provide information on the topic of notices to homeowner policyholders concerning larger increases or cancellations within H7066 to assist the Committee with consideration of this bill.

The current law of Rhode Island requires 30-days' notice to consumers for cancellations and changes of premiums. This bill would extend that to 60-days' notice, which is a benefit to consumers who are seeing a larger increase. Additionally, in the case of a cancellation, it would allow impacted consumers more time to shop around to find replacement coverage.

We do note that the bill proposes two items we would recommend altering. First, it requires these notices by October 1st after passage. This is a change for insurers, and we wonder whether that will be sufficient time for companies selling homeowner insurance in Rhode Island to adjust their internal systems to provide such notices. We would suggest a January 1st implementation date to allow for those changes. Second, it adds language concerning how violations might be addressed. We find that language unnecessary, as R.I. Gen. Laws § 42-14-16 allows the Division to enforce violations. The new language in (d) would be unnecessary because of our existing authority.

We would be happy to provide you with whatever additional information you might need. Please do not hesitate to contact me at elizabeth.dwyer@dbri.ri.gov or 401.462.9615 (office) or 401.578.6653 (mobile).

Thank you for your consideration of our position on this proposed legislation.

Sincerely,

Elizabeth Kelleher Dwyer
Director, Department of Business Regulation

cc. Honorable Members of the House Committee on Corporations
Honorable Samuel A. Azzinaro
Nicole McCarty, Esq., Chief Legal Counsel to the Speaker of the House