

2026 -- H 7516

LC003738

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY JANUARY SESSION, A.D. 2026

AN ACT

RELATING TO COURTS AND CIVIL PROCEDURES -- PROCEDURE IN PARTICULAR ACTIONS -- ARBITRATION

Introduced By: Representative Stephen M. Casey

Date Introduced: February 06, 2026

Referred To: House Corporations

House Corporations Hearing Date: February 11, 2026

**WRITTEN TESTIMONY OF NEW ENGLAND PROPERTY SERVICES GROUP, LLC IN FAVOR OF PASSAGE**

Dear Representatives of the House Corporations Committee:

New England Property Services Group, LLC supports passage of H 7516, as it would strengthen the practical enforcement of existing laws governing the appraisal and arbitration of disputed residential property insurance claims and provide critical consumer protections for Rhode Island homeowners.

- Insurers often refuse to name an appraiser or otherwise engage in the appraisal process mandated by **R.I. Gen. Laws § 27-5-3**, asserting that appraisal is “premature” or conditioning appraisal on the insured’s or claimant’s compliance with nonexistent preconditions. As a result, insureds and claimants are unable to proceed with appraisal and are effectively denied their statutory right to appraisal.
- The Rhode Island Supreme Court has recognized since 1906 that the appraisal process set forth in **§ 27-5-3** constitutes an arbitration-type proceeding. The Court has repeatedly reaffirmed that appraisal is governed by the Rhode Island Arbitration Act and the Rhode Island Rules of Arbitration. *See Grady v. Home Fire & Marine Ins. Co.*, 27 R.I. 435, 63 A. 173 (R.I. 1906); *Waradzin v. Aetna Cas. and Sur. Co.*, 570 A.2d 649 (R.I. 1990); *New Eng. Prop. Serv. Grp. v. NGM Ins. Co.*, 329 A.3d 889 (R.I. 2025); *New Eng. Prop. Servs. Grp. v. Vt. Mut. Ins. Co.*, No. 2024-67-Appeal

(R.I. Mar. 10, 2025).

- The proposed addition of subsection (b) to **R.I. Gen. Laws § 10-3-6** would expressly authorize the Superior Court to appoint not only an appraisal umpire, but also the noncomplying insurer's appraiser, thereby preventing insurers from obstructing or delaying the appraisal process.
- The proposed amendment to **R.I. Gen. Laws § 10-3-15** would shorten the timeframe to move to vacate or modify an arbitration award from sixty (60) days to thirty (30) days, thereby promoting the prompt payment of appraisal awards to insureds and claimants.

Respectfully submitted,

Thomas J. Alves, Esq.  
In-House Legal Counsel  
New England Property Services Group, LLC