

**2026 -- H 7521**

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LC003735  
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**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2026**

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AN ACT

RELATING TO INSURANCE -- FIRE INSURANCE POLICIES AND RESERVES

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 7521, 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.

- **R.I. Gen. Laws § 27-5-3** sets forth the standard form fire insurance policy that insurers are required to use when issuing residential property fire and lightning coverage in Rhode Island. The statute was originally enacted in or about **1896** and, although amended periodically, including in **2004**, remains grounded in a framework developed more than a century ago.
- As a result, the statute does not fully reflect the realities of modern residential construction practices, contemporary claim adjustment standards, and current consumer protection principles. Legislative modernization is therefore warranted, including updates to appraisal procedures, clarification of timelines, and greater transparency in payment practices.

- These proposed changes will enhance consumer protection by:
  - Preventing insurers from effectively closing property damage claims through the issuance of minimal or partial payments that do not reflect the full amount of loss.
  - Ensuring that the appraisal process proceeds when an insured or claimant disputes the insurer's determination of the amount of loss.
  - Requiring insurers to timely pay claims and appraisal awards.
  - Clarifying that the 2-year statute of limitations in § 27-5-3 applies only to losses caused by fire and lightning.
- The proposed amendments to **R.I. Gen. Laws § 27-5-3** clarify that the statute of limitation for losses that are not caused by fire and lightning shall be ten (10) years.

Respectfully submitted,

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