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

RE: H 7863 Mandatory UM Insurance

Dear Chairman Solomon:

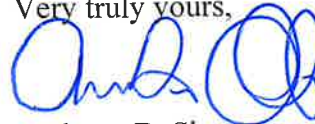
This letter is in support of H 7863, which would require uninsured motorist coverage and would not give insurance companies the ability to have its insureds opt out of uninsured motorist coverage. Currently, RIGL 27-7-2.1 requires uninsured motorists insurance coverage, but allows for insurance companies to have their insureds opt out of this coverage. Under the current law only persons with the minimum amount of insurance can opt out of uninsured motorist coverage. Everyone else is required to have this coverage. This bill would level the playing field between persons who have more money to purchase increased coverage and the people who can only afford the minimum amount of coverage. Every other state in New England, with the exception of Rhode Island, has mandatory uninsured coverage.

In practice, when signing up for insurance online there are long and onerous forms that have to be accepted in order to get insurance. It is common practice for these forms to include an opt out provision for uninsured motorist coverage. It is also common for people purchasing insurance to simply click through these forms without actually reading them. This bill would not give insurance companies the ability to have their insureds opt out of this important coverage.

Finally, for the person injured by uninsured motorists, there is often no insurance available if the person does not have uninsured motorist coverage. This means that Medicaid is frequently required to pay for the medical issues associated with the injuries and has no right to reimbursement as there is no recovery available from another source.

On behalf of the Rhode Island Association for Justice, I respectfully request that H 7863 be passed by the House Corporations Committee.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Anthony DeSisto', with a large, stylized flourish at the end.

Anthony DeSisto

Rhode Island Association for Justice