



Rhode Island Insurance Federation

April 2, 2026

Via Email to HouseCorporations@rilegislature.gov

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

RE: House Bill 7179—The Charlotte A. Vacca Act—Request for Amendment

Dear Chair Solomon:

The Rhode Island Insurance Federation submits this statement seeking necessary amendments to House Bill 7179, The Charlotte A. Vacca Act, which requires new construction of commercial buildings to install vehicle safety barriers.

The Federation was recently formed to advocate for the property and casualty insurance industry in Rhode Island. Federation members write approximately 60% of the total property casualty insurance premiums in the state. Federation members include most of the major insurance companies doing every form of property-casualty (P&C) insurance business in the state. In addition, every national P&C insurance trade association is a member of the Federation.

The Federation does not believe there is enough data or consistency in vehicle barrier options available to builders to mandate an insurance discount. However, commercial insurers are astute in analyzing safety features, understanding their actuarial significance and providing appropriate discounts for risk mitigation efforts. The Federation simply asks that the following amendments be made to this legislation.

Proposed Amendment to 23-104-4. Insurance discount.

(a) An insurer ~~shall~~ **may** consider the installation of vehicle barriers as a safety measure and ~~shall~~ **may** provide or offer a discount on the owner's insurance covering damage or loss to the covered commercial real estate or liability arising out of the ownership, maintenance, or use of the commercial real estate relative to the reduced risk to the property as a result of installation of the vehicle barrier(s).

(b) Any discounts on insurance provided in accordance with this section shall be ~~determined to be~~ actuarially sound and approved by the insurance commissioner prior to their utilization by insurers.

For the reasons set forth above, the Federation asks that this legislation be amended to make the discount permissive and actuarially sound, and we urge that if the Committee moves forward with this legislation, that these amendments be adopted.

Respectfully submitted,

Christopher S. Stark
Executive Director
Rhode Island Insurance Federation
cstark@rhodeislandinsurancefederation.org