



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 Resolution 7340—Statement of Opposition

Dear Chair Solomon:

The Rhode Island Insurance Federation submits this statement in opposition to House Resolution No. 7340, which strongly encourages Rhode Island insurers and the Rhode Island Property Insurance Association to reduce insurance costs on local residents by pursuing subrogation claims against polluters who knowingly engaged in misleading and deceptive practices regarding the connection between their products and climate change.

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 providing property and casualty (P&C) insurance policies in the state. In addition, every national P&C insurance trade association is a member of the Federation.

These impacts of our changing climate are real, but the focus should be on resiliency efforts not punitive measures that are likely to fuel increases to both insurance and energy costs. The State of Rhode Island already has the ability to pursue a cause of action on behalf of all residents, which it has, or to join in other jurisdictional actions against these fossil fuel companies. Together, these lawsuits total billions of dollars against the fossil fuel industry. Furthermore, just last month, the Supreme Court of the United States agreed to hear a case out of Colorado relative to whether such emissions cases should be heard only by the Federal Courts. Therefore, this legislation is not only imprudent but also premature and should, at a minimum, wait for a decision by SCOTUS after the hearings this Fall.

For the aforementioned reasons, the Federation asks that this House Resolution be held indefinitely by the Committee.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Christopher S. Stark". The signature is fluid and cursive, written over a light blue horizontal line.

Christopher S. Stark
Executive Director
Rhode Island Insurance Federation
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