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May 5, 2026

The Honorable Joseph Solomon Jr.
House Corporations Committee
State House
Providence, RI 02903

Dear Chairman Solomon and Committee Members

The Northern RI Chamber of Commerce (NRICC) represents businesses in the communities of Burrillville, Central Falls, Cumberland, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Pawtucket, Scituate, Smithfield and Woonsocket. The Chamber respectfully opposes passage of H.8219, An Act Relating to An Act Relating to Insurance – RI Insurance Market Protection Act.

This bill regulates property insurers by restricting their ability to underwrite or insure new and existing fossil fuel projects. It requires insurers to submit an annual report disclosing the climate emissions of insureds in their portfolios. At the most basic level, H.8219 renders existing gas stations, heating fuel companies, certain electricity generation facilities – even the airport – moot after July 1, 2035. Any company that uses petroleum to operate, would eventually be closed should this bill move forward. If an insurance company cannot insure the entity supplying fuel or selling fuel, the entity cannot participate in the economy.

Insurers that fail to comply may lose their state license, yet bill also contains a provision that imposes penalties and restrictions on insurers that attempt to stop serving Rhode Island policyholders to attempt to avoid the reporting requirements.

The passage of H.8219 would devastate the state's economy; and for that reason, the Chamber must respectfully oppose passage.

Respectfully,

Monika P. Zuluaga
President & CEO