



## Rhode Island Insurance Federation

Via Email to [HouseJudiciary@rilegislature.gov](mailto:HouseJudiciary@rilegislature.gov)

March 4, 2025

Representative Robert E. Craven  
Chair, House Judiciary Committee  
Rhode Island State House  
Providence, RI 02903

RE: Statement of Support for Legislation to Increase Highway and Traffic Safety – H.5901, H.5444, and H.5640

Dear Chair Craven:

The Rhode Island Insurance Federation submits this statement in opposition to House Bill 5657, which prohibits the Division of Motor Vehicles (DMV) from placing a traffic violation on a motorist's driving record if it has been paid off within 30 days.

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, and importantly for these issues over 85% of the private passenger auto insurance market. 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.

House Bill 5657 will significantly impact the private passenger and commercial auto insurance markets in Rhode Island by preventing accurate risk assessments in the underwriting and rating of insurance policies, if motor vehicle records no longer accurately describe a driver's risk profile. Driving records, along with other rating variables, are important tools for insurers to match rate to risk. If this legislation were to go into effect, it would have the practical impact of eliminating an important deterrent to risky driving behaviors.

With so many other bills on the agenda that promote traffic safety, this legislation would lead us in the wrong direction. For this reason, the Federation opposes House Bill 5657.

Respectfully submitted,

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