



Rhode Island Insurance Federation

Via Email to 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 support of House Bills 5901, 5444, and 5640 which are all designed to increase highway and traffic safety in Rhode Island.

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 5901 is important as it closes a loophole in the current statute addressing distracted driving from mobile devices, and makes clear that the device must remain mounted for navigation purposes. This is a step in the right direction as we attempt to provide safer roads and prevent distracted driving.

House Bill 5444 clarifies that under the “Move Over Law,” vehicles must slow down to 20mph under the posted speed limit. Move Over Laws are key protections for our first responders, towing operators, and others that may be involved in a crash or otherwise utilizing the roadway for law enforcement purposes.

Finally, House Bill 5640 will increase penalties for wrong way driving on the interstate or its exit ramps. Wrong way driving has led to numerous accidents, many of which can be life threatening, and enhancing deterrents to such actions are important. The Federation would also support legislation to ensure that all entrance and exit ramps are clearly marked for the appropriate driving directions.

Since the pandemic, traffic safety has been a top priority for insurers, as we have seen significant spikes in both frequency and severity over this period. In 2023, Rhode Island had a 38% increase in traffic fatalities, and while 2024 was better, there is still much work to be done to return to a focus on safety.

For the aforementioned reasons, the Federation supports these highway and traffic safety measures.

Respectfully submitted,

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