



HouseJudiciary@rilegislature.gov

March 4, 2025

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

Re: House 5657– An Act Relating To Motor and Other Vehicles – Motor Vehicle Offenses

Dear Chair Craven:

This statement in opposition to H.5657 is submitted by the American Property Casualty Insurance Association (APCIA).¹

Like every other state, Rhode Island permits insurers to use a wide variety of factors in rating and underwriting automobile insurance. One of the key factors is a person's driving record.

Proposals such as this undermine the utility of using the record of how a person drives in setting the price for auto insurance. APCIA opposes this bill because it would make a person's driving record less accurate and thus the insurance rate based on that record inaccurate too.

For this reason, APCIA urges this committee to, as it has done for the past several sessions, hold the bill for further study.

Very truly yours,

Jonathan Schreiber
Associate Vice President, State Government Relations
American Property Casualty Insurance Association
Jonathan.schreiber@apci.org
(202) 828-7121

¹ Representing nearly 60% of the U.S. property casualty insurance market, APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe. Several APCIA members are located in Rhode Island and many more do business here. Together, APCIA members write over 75% of auto insurance sold in the state.