



INSURING AMERICA      [apci.org](http://apci.org)

[HouseJudiciary@rilegislature.gov](mailto:HouseJudiciary@rilegislature.gov)

January 29, 2026

Re: House 7209 – An Act Relating To Motor and Other Vehicles – Motor Vehicle Offenses

Dear Chair McEntee:

The American Property Casualty Insurance Association (APCIA)<sup>1</sup> urges your opposition to H.7209. This bill would remove up to two motor vehicle violations from a driver's record if the fine is paid in full within 30 days.

The purpose of state driving records is to monitor driver behavior, ensure road safety, and enforce traffic laws. Many Rhode Island laws are premised on the accuracy of these records. Most notably, the Colin Foote Act (§ 31-27-24), passed in 2010, empowers judges to give enhanced penalties, including license suspension for up to one-year, to drivers with four moving violations within 18 months. The law is named for Colin B. Foote who was killed at age 27 by a reckless driver (she had 19 driving violations before striking Foote) who ran a red light. Under H.7209, the enhanced penalties of the Colin Foote Act would not take effect until a driver had potentially reached up to eight moving violations. That obfuscates the very purpose of the law.

From an insurance perspective, 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. The causal links between a poor driving record and an above-average likelihood of filing an auto insurance claim are both intuitive and obvious. Moreover, society often views higher premiums paid by drivers with poor records to be both fair and equitable. H.7209 undermines the utility of using the record of how a person drives in setting the price for auto insurance because it makes a person's driving record less accurate and thus the insurance rate based on that record inaccurate too. The result is that good drivers will likely have to pay more, subsidizing insurance costs for unsafe drivers.

Finally, laws like this have a disparate impact on those with lower incomes who may be unable to afford the cost of expungement. As a result, poorer Rhode Islanders would be more likely to have worse driving records than wealthier residents.

For the foregoing reasons, APCIA urges the Committee to give this bill an unfavorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jonathan Schreiber".

Jonathan Schreiber  
American Property Casualty Insurance Association (APCIA)  
[Jonathan.schreiber@apci.org](mailto:Jonathan.schreiber@apci.org), (202) 828-7121

<sup>1</sup> Representing nearly 65% 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 almost 72% of the property casualty insurance sold in the state.