



Rhode Island Insurance Federation

February 11, 2026

The Honorable Carol Hagan McEntee
House Judiciary Committee
Rhode Island State House, Room 205
Providence, RI 02903
Delivered via e-mail HouseJudiciary@rilegislature.gov

RE: Statement in Opposition to House Bill 7545—Creating a cause of action for the intentional or negligent injury or death of a pet.

Dear Chair McEntee:

The Rhode Island Insurance Federation submits this statement in opposition to House Bill No. 7545, which creates a cause of action for the intentional or negligent injury or death of a pet. This legislation creates a low bar for a cause of action for non-economic damages, offers a very broad definition of “caretaker”, and will likely cause veterinarian malpractice insurance to increase.

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. 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 7545 utilizes vague definitions that could significantly impact the breadth of claims that can be filed under the statute, if it were to become law. The legislation does not provide any cost caps for or limitations intentional infliction of severe emotion distress, which is also undefined, and it utilizes the low bar of negligence to provide non-economic damages. Together these issues are likely to have a significant impact on the cost of veterinarian malpractice insurance, as well as other forms of liability insurance that may see claims increase under the language of this bill.

For the aforementioned reasons, the Federation asks that this bill be held by the Committee.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Christopher S. Stark". The signature is fluid and cursive.

Christopher S. Stark
Executive Director
Rhode Island Insurance Federation
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