



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

Statement of the Rhode Island Insurance Federation In Support of House Bill 7548—AN ACT RELATING TO COURTS AND CIVIL PROCEDURE -PROCEDURE GENERALLY -- EVIDENCE

Dear Chair McEntee:

The Rhode Island Insurance Federation submits this statement in support of House Bil 7548, which provides that statements by a health care provider regarding the unanticipated outcome of a patient's medical care and treatment shall be inadmissible as evidence of an admission of liability or as evidence of an admission. This is a long overdue law to offer the same protections to Rhode Island's provider community that most other states provide.

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.

Rhode Island is an outlier in the physician apology space. Every other New England state and 34 others have some form of physician apology law that allows physicians to remain true to their ethical bond to communicate clearly and honestly about unanticipated outcomes. This simple bill is a small step the legislature can take to help lower the cost of medical liability insurance products in the Ocean State.

Given that the annual WalletHub survey of physicians¹ consistently ranks Rhode Island near the bottom of all states nationally, House Bill 7548 should be reported favorably to start improving our state's access to care.

For the aforementioned reasons, the Federation strongly supports House Bill 7548.

Respectfully submitted,

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¹ <https://www.golocalprov.com/health/rhode-island-ranked-as-the-second-worst-state-for-doctors>