

HouseJudiciary@rilegislature.gov

February 11, 2026

Representative Carol Hagan McEntee
Chair, House Judiciary Committee
Rhode Island State House
Providence, RI 02903

Re: Support House 7548 – AN ACT RELATING TO COURTS AND CIVIL PROCEDURE --
 PROCEDURE GENERALLY – EVIDENCE

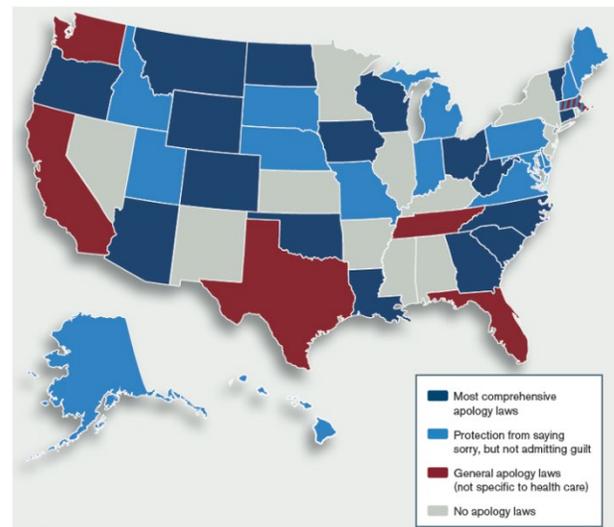
Dear Chair McEntee:

This statement in support of H.7548 is submitted by the American Property Casualty Insurance Association (APCIA).¹ This bill would prevent evidence of expressions of apology or sympathy as proof of liability or an admission against interest for medical professionals and facilities.

Medical professionals have a hard job and it includes making a human connection with patients and loved ones. The best doctors are sensitive to the mental and emotional tolls of medical treatment and unanticipated outcomes. Allowing evidence of statements expressing compassion disregards the humanity of these essential caregivers and the positive impacts a kind word or emotional connection can have on patients or their loved ones. The bill maintains admissibility of admissions of negligence or culpable conduct, ensuring that its protections are limited.

Thirty-eight states² have already passed versions of this law, including neighboring Connecticut and Massachusetts, making Rhode Island a significant outlier. And they have produced tangible results. Relieving anger and reducing emotional tension encourages faster reasonable settlements, reducing litigation and medical malpractice costs.

According to a 2007 study, by encouraging apologies by medical professionals, the University of Michigan



¹ 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.

² Map source -

<https://static1.squarespace.com/static/54ebbf42e4b0c686e91e4f76/t/624b1a2d48a3530772d08933/1649089071259/l%27m+sorry+laws+ACEP.pdf>

Health System experienced a 33% decrease in demands for compensation and a 66% decrease in the number of lawsuits, resulting in savings of 60% in compensation costs and 45% on lawsuit costs.³

While H.7548 would be a wonderful step forward for Rhode Island, APCIA also encourages this Committee to consider adding “statement of fault” into the evidential safe harbor. We have observed that in states with similar laws, trial attorneys are often successful at introducing the apologies and expressions of sympathy the bill is designed to protect into evidence by classifying them as fault admissions. To protect the efficacy of this bill, we urge its favorable report and an amendment to include “statements of fault” to the list of protections.

Thank you again for your consideration..

Very truly yours,

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

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³ <https://www.simlaweb.it/wp-content/uploads/2021/11/A-Better-Approach-to-Medical-Malpractice-Claims-The-University-of-Michigan-Experience-1.pdf>