



February 20, 2026

Chair Carol Hagan McEntee
Members of the House Judiciary Committee

Re: H7750 – Courts and Civil Procedure – Causes of Action

On behalf of The Beacon Mutual Insurance Company, please accept this letter in opposition to H7750 which is presently pending before the House Judiciary Committee. For the reasons outlined below, we oppose this legislation.

As drafted, H7750 would provide for punitive damages in any civil action, including Workers Compensation. Passage of H7750 would eliminate the no fault component of the Workers' Compensation system. Pursuant to the Workers' Compensation Act, employees waive their common law rights, unless they provide their employer with written notice that the employee is retaining their right to sue. In exchange for benefits afforded to them under the Act, the employee foregoes any rights at common law that they may have had against the employer. In return, the employer is prohibited from raising affirmative defenses in relation to the work injury. If passed, H7750 would introduce the issue of fault into the workers' compensation system and increase business expenses for policyholders and carriers due to the added litigation costs.

Further, H7750 wrongly penalizes the workers' compensation carrier, rather than the employer or "defendant" by requiring the carrier to issue punitive damages to the injured worker. This results in a double payment to the employee and would lead to increased workers' compensation premiums. It would also create a potential conflict between the workers' compensation carrier and the policyholder as the carrier would pay the damages. Presumably, the intent of H7750 is to prevent "willful, wanton or reckless" conduct by a defendant that impairs the rights or safety of others. However, if applied to "any civil action" including workers' compensation, H7750 would have an immediate impact on carriers in the form of paying these damages and resulting in a double payment. The legislation would also negatively impact Rhode Island businesses and the RI economy due to increased consumer costs and policyholder risk.

For these reasons, we urge that you not pass this bill, or in the alternative, exclude the Workers' Compensation system from those civil actions covered by H7750.

Very truly yours,

A handwritten signature in black ink that reads "Kevin O. Flood".

Kevin O. Flood, Esq.
Assistant Vice President, Legal Services (kflood@beaconmutual.com)

cc: Speaker K. Joseph Shekarchi



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