



## Rhode Island Insurance Federation

April 28, 2026

Via Email to [HouseJudiciary@rilegislature.gov](mailto:HouseJudiciary@rilegislature.gov)

The Honorable Carol Hagan McEntee  
House Judiciary Committee  
Rhode Island State House, Room 205  
Providence, RI 02903

### **Statement of the Rhode Island Insurance Federation In Opposition to House Bill 7558.**

Dear Chair McEntee:

The Rhode Island Insurance Federation submits this statement in opposition to House Bill 7558, which repeals the section of law relating to suspension of operator licenses for failure to pay fines. Under the current statutory scheme, the courts already maintain protections for economically distressed residents by giving the courts flexibility to create a payment plan and allowing a request for an ability to pay hearing. These penalties are designed to be deterrents to errant roadway safety habits, and to remove this section and not replace it with other deterrents may have unintended consequences for roadway safety.

The Federation was formed to advocate for the property and casualty insurance industry in Rhode Island. Federation members write approximately 60% of the total property and casualty (P&C) insurance premiums in the state. Federation members include most of the major insurance companies doing every form of P&C insurance business in the state. In addition, every national P&C insurance trade association is a member of the Federation.

According to analysis by the Insurance Information Institute (Triple-I), "Personal auto severity has accelerated significantly post-2019, nearly tripling its compounded annual growth rate to 10.9 percent from 2019 to 2024.<sup>1</sup>" This is compounded by the significant increase in frequency that was seen in the aftermath of the COVID-19 pandemic, and which we, as a society, are still trying to get back to pre-pandemic levels.

Lending Tree also has completed annual comparisons of drivers throughout the country, and their 2025 report found that Rhode Island has the 2<sup>nd</sup> highest motor vehicle accident frequency in the United States<sup>2</sup>. Given our roadway safety rankings and already

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<sup>1</sup> Personal auto severity has accelerated significantly post-2019, nearly tripling its compounded annual growth rate to 10.9 percent from 2019 to 2024

<sup>2</sup> <https://www.lendingtree.com/insurance/best-worst-drivers-study/>

consistently high cost of private passenger auto insurance, now is not the time to lose any deterrents against unsafe driving habits.

For the reasons set forth above, the Federation opposes House Bill 7558.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Christopher S. Stark".

Christopher S. Stark  
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