



April 28, 2026

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

Re: House 7558 – AN ACT RELATING TO MOTOR AND OTHER VEHICLES -- SUSPENSION  
OR REVOCATION OF LICENSES -- VIOLATIONS

Dear Chair McEntee:

This statement in opposition to House 7558 is submitted by the American Property Casualty Insurance Association (APCIA).<sup>1</sup> While we believe this bill is well-intentioned, its unintended consequences may create more significant problems than the one it solves.

H.7558 would delete Section 31-11-25, allowing for the suspension or revocation of licenses for failure to pay fines for traffic violations. As a policy measure, APCIA does not oppose alternative enforcement measures to protect against disparate impacts for drivers who may lack monetary resources to pay these fines. However, deleting this law does not create any alternative enforcement measure, it simply strips away the state's ability to address non-payment. The law is designed as a check on accountability.

Without Section 31-11-25, the enforcement mechanism for Section 31-11-18 is largely erased leaving drivers with potentially no punishment for driving with a denied, suspended or revoked license until the fourth offense. There would also be potentially no punishment beyond a misdemeanor conviction for a first offense under Section 31-11-18.1, for a person driving without a license following denial, revocation, or suspensions for:

1. reckless driving and refusing to submit to a chemical test,
2. manslaughter from the operation of a motor vehicle or operating to so as to endanger resulting in death, or
3. three moving violations within a one-year period.

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<sup>1</sup> Representing 67% 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 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. APCIA members are integral to the state of Rhode Island. They write 76% of the property casualty insurance sold in this state. The P&C insurance industry employs over 3,200 Rhode Islanders, provides annual assistance of \$1.5 billion in claim payments to help customers in the state, and contributes over \$160 million annually to the state in premium taxes.

Furthermore, Section 31-11-25 has built-in protections for Rhode Island residents who cannot afford payment, allowing for alternative “satisfactory arrangements” with the court following an “ability to pay hearing.” Again, APCIA does not oppose alternative enforcement measures, but is concerned that simply removing enforcement would undercut the ability of the state to punish serious driving offenses to the detriment of safe drivers.

For the foregoing reasons, APCIA urges the committee to hold H.7558 for further study.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Jonathan Schreiber', with a stylized flourish at the end.

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