



## 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  
Providence, RI 02903

### **Statement of the Rhode Island Insurance Federation In Support of House Bill 8076.**

Dear Chair McEntee:

The Rhode Island Insurance Federation submits this statement in support of House Bill 8076, which increases the minimum claim amount necessary to require a matter involving motor vehicle liability be submitted to mandatory arbitration.

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.

House Bill 8076 increases the liability value cap from \$50,000 to \$100,000 for plaintiff's optional arbitration in all motor vehicle insurance contracts. The Federation supports this ability for more cases to be handled by arbitration as it enhances plaintiff flexibility.

In Rhode Island we know that speed to trial, when necessary, is a burden on plaintiffs and insurers alike. That is why property and casualty insurers have long supported arbitration because it is an effective and efficient means of resolving disputes without destroying business and customer relationships. Not only is litigation costly and time-consuming, but the strong adversarial nature of the process tends to erode relationships between the litigants.

Rhode Island already has the highly successful Court-Annexed Arbitration Program.<sup>1</sup> House Bill 8076 would align the arbitration cap in auto insurance policies with the cap utilized for that program. This Program prides itself on efficient resolution of claims, benefitting insurers, consumers, and litigators alike.

For the reasons set forth above, the Federation supports House Bill 8076.

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<sup>1</sup> <https://www.courts.ri.gov/Courts/superiorcourt/Pages/Court-Annexed-Arbitration.aspx>

Respectfully submitted,

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

Christopher S. Stark

Executive Director

Rhode Island Insurance Federation

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