



February 5, 2026

House Labor Committee
Chair Arthur Corvese
Rhode Island State House
Providence, RI 02903

Re: House 7121 – An Act Relating to Labor and Labor Relations – Workplace Psychological Safety Act

Dear Chairman Corvese:

While the American Property Casualty Insurance Association (APCIA)¹ supports the goal of protecting workers from psychological abuse, we have significant concerns that H.7121 would upend workers' compensation insurance in Rhode Island without need.

Workers' compensation is based on the foundational principle that it is an exclusive remedy. Employers accept no-fault liability for all workplace injuries, including paying prompt and appropriate indemnity benefits and full and complete medical coverage, with no limits, no deductibles, and no co-pays, for all workplace injuries, even in the absence of any fault by the employer. In return for accepting no fault liability, the employer receives freedom from civil litigation via the exclusive remedy of workers' compensation. This no-fault system cannot exist if the worker also has the option of filing civil litigation in certain circumstances.

H.7121 is also not necessary. Many states prohibit worker's compensation for mental stress claims or limit them to circumstances where there is an accompanying physical injury. However, the Rhode Island workers' compensation system permits workers' compensation recovery for mental stress injuries,² obfuscating the need for this bill.

APCIA appreciates the opportunity to provide feedback on this bill. For the foregoing reasons we request that H.7121 be held for further study.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jon Schreiber", is written above the typed name.

Jonathan Schreiber
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¹ 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.

² Section 28-34-2(36)