



January 30, 2026

The Honorable Stephen Casey
Chair, House Committee on Municipal Government & Housing
82 Smith Street
Providence, RI 02903

Chairman Casey,

On behalf of the Rhode Island Hospitality Association (RIHA), I write in regard to H 7043 to request amendments to ensure uniformity in liquor license insurance requirements across local jurisdictions.

H 7043 seeks to provide the town of Westerly the same authorities given to Burrillville and North Providence in RIGL 3-7-27 relative to insurance requirements, including the authority to set minimum insurance amounts via ordinance.

The General Assembly granted this authority to Burrillville in 2005¹, which enacted local ordinance 8-28 that same year. North Providence was granted the same powers in 2014², but it does not appear that an ordinance was ever adopted. Subsequently, the RI General Assembly established a higher statewide minimum coverage amount of \$300,000 in 2017³.

Since the state has now established this uniform \$300,000 coverage threshold, we respectfully request that municipalities not be further enabled to set different amounts. As such, we respectfully request the following amendment to H 7043:

- Page 2, Line 2: delete “; or for a minimum amount to be set by ordinance”

Thank you for your consideration to ensure more uniform insurance standards in Rhode Island's hospitality industry.

Sincerely,

Farouk Rajab
President/CEO

¹ Public Law 2005, Chapters 359/420

² Public Law 2014, Chapters 58/144

³ Public Law 2017, Chapters 182/364

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