



Rhode Island Insurance Federation

Via Email to SenateCommerce@rilegislature.gov

March 31, 2026

Senator Robert Britto
Chair, Senate Commerce Committee
Rhode Island State House
Providence, RI 02903

RE: Senate Bill 2011 – An Act Relating to Insurance-Limitations on Policy Cancellations and Renewals—
Statement in Opposition

Dear Chair Britto:

The Rhode Island Insurance Federation submits this statement in opposition to Senate Bill No. 2011, which requires homeowner's insurance providers to provide two months' notice before nonrenewing a policy or increasing any policy more than 20%;

The Federation was recently formed to advocate for the property and casualty insurance industry in Rhode Island. Federation members write approximately 60 percent of the total property casualty insurance premiums in the state, and importantly over 60 percent of the homeowners insurance market. Federation members include most of the major property-casualty insurance companies doing business in the state, and every national P&C insurance trade association is a member of the Federation.

There are several states across the country that are facing a large-scale of non-renewals and even companies leaving certain markets, but Rhode Island is not facing that same crisis. The homeowners' insurance market in Rhode Island remains generally stable, though admittedly costs are increasing for residents of Rhode Island similar to those in other states from the impacts of legal system abuse, inflation, supply chain issues, and climate change. Under the current regulatory scheme, insurers must provide notice to policyholders at least 30 days prior to a non-renewal of their policy. This timeframe allows individuals the time necessary to shop around for new coverage or to work with their carrier to address the issues that are causing the non-renewal. There is no need to bifurcate notices based on the premium increase of their policies.

The Federation encourages property owners shop around annually for insurance coverage that fits their changing needs, but does not support a bifurcated system of notifications, which also may be a significant administrative burden for insurers.

Finally, if the Legislature should move forward with this legislation, the Federation respectfully asks for an effective date 12 months after passage to allow for proper system programming.

For the reasons set forth above, the Federation opposes Senate Bill 2011 as currently drafted.

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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