



April 29, 2026

Senator Susan Sosnowski
Chair, Senate Committee on Environment and Agriculture
Rhode Island State House
Providence, RI 02903

Re: Senate 3150 – AN ACT RELATING TO INSURANCE -- WEATHER-RELATED LOSSES

Dear Chair Sosnowski:

The American Property Casualty Insurance Association (APCIA)¹ supports S.3150. Improving climate resiliency of Rhode Island homes is a particularly timely undertaking. The Strengthen Rhody Homes program in this bill will help protect Rhode Island residents from the ongoing impacts of climate change that are bringing more extreme weather events with less predictability.

Property casualty insurers serve as frontline responders following natural disasters, assisting policyholders in navigating the recovery process and helping their customers rebuild their lives and restore their property. For decades APCIA members have advocated for policies and increased investments that help prevent and reduce such devastation. This includes establishing and funding loss mitigation-focused organizations like the Insurance Institute for Business & Home Safety (IBHS)².

S.3150 provides significant benefits to homeowners and Rhode Island residents. The grants it creates will help homeowners afford climate resilience upgrades. Perhaps even more importantly, it helps establish the infrastructure of certified contractors who can provide these types of services and ultimately lower insurance costs.

Louisiana is a good example, which created a similar program with grants for Fortified roofs. According to a March 2025 report, homeowners who opted for Fortified roofs saved an average of \$1,250 on their annual premiums. This creates a strong value proposition for all residents, with the upgrade typically paying for itself in less than five years. As a result, 1,800 state grants unlocked 5,413 Fortified roofs. And Fortified roofs work! A report from May 2025 on fortified roof performance in Alabama during Hurricane Sally found that Fortified roofs reduced loss frequency by 55% to 74% and 14% to 40% in severity.

We believe S.3150 can deliver similar results in Rhode Island and hope you will consider a favorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jonathan Schreiber".

Jonathan Schreiber, AVP, APCIA
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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 <https://fortifiedhome.org/>