



Rhode Island Insurance Federation

April 29, 2026

Via Email to SLegislation@rilegislature.gov

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

RE: Senate Bill 3150—An Act Related to Insurance—Strengthen Rhody Homes—**Statement of Support**

Dear Chair Sosnowski:

The Rhode Island Insurance Federation submits this statement in strong support of Senate Bill No. 3150. This legislation sets up the framework for a Strengthen Rhody Homes program to incentivize a culture of resiliency for homeowners in the state.

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

There is no doubt that we are experiencing more intense thunderstorms and convective storms in New England, in addition to the threat of major natural disasters like hurricanes and tornadoes. According to Swiss Re, global insured losses from natural catastrophes in 2025 were over \$100B for the 6th consecutive year¹. That can be compared to 2016 when global losses from natural catastrophes was \$54 Billion. Importantly even adjusted for inflation, that 2016 number would only be about \$71 Billion. Meaning there has been a **\$30 Billion upward shift in the impact of natural disasters in just one decade.**

Strengthen Rhody Homes is based off the IBHS Fortified standard for retrofitting homes to withstand high-wind catastrophes. From sealing the roof deck, to impact-resistant shingles and better attachment, this roof standard has already proven to help reduce losses. According to the Alabama Insurance Department, more than 95 percent of properties retrofitted to a Fortified standard did not receive any significant damage from the 2020 landfall of Hurricane Sally (a category 2 storm).

¹ <https://www.swissre.com/press-release/2025-marks-sixth-year-insured-natural-catastrophe-losses-exceed-USD-100-billion-finds-Swiss-Re-Institute/f710c271-58c8-4c48-9004-05203634d1e0>

Importantly, the Strengthen Alabama Homes program has delivered grants to more than 8,700 homeowners, but nearly 60,000 homes have been upgraded to a Fortified roof since the program began. Such data illustrates that this program is working so well that it is incentivizing upgrades even without grant dollars from the state. Developing such a culture of resiliency is important to mitigate the impacts of climate change at the personal level and is important to the future of our coastal and other wind-prone communities.

As reported by the Providence Journal in 2023, *“Millions more homes and businesses along the eastern half of the country will be threatened by wind damage in the coming decades as hurricanes track farther north and inland, according to new research released Monday. They include thousands of properties in Rhode Island, where the average annual cost of damage caused by **extreme winds is projected to rise from \$10.2 million today to \$15.6 million in 2053.**”*²

Building a Culture of Resiliency is important as climate changes continue to impact most communities in Rhode Island. Strengthen Rhody Homes is an important first step to incentivize wind-resistant repairs and construction. However, we should not stop with this bill but should also work together to amend the Building Code to require new construction in wind-prone areas to meet the Fortified standard at a minimum.

For the reasons set forth above, the Federation supports Senate Bill 3150, and we urge the Committee to recommend passage.

Respectfully submitted,



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Executive Director

Rhode Island Insurance Federation

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² <https://www.providencejournal.com/story/news/environment/2023/02/27/climate-change-in-rhode-island-means-stronger-hurricanes-and-more-wind-damage/69935703007>