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The Honorable Louis DiPalma  
Chairman, Senate Finance Committee  
Rhode Island State House

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[Sen-dipalma@rilegislature.gov](mailto:Sen-dipalma@rilegislature.gov)

**Oppose SB 2028 – digital advertising tax**

Dear Chairman DiPalma and Members of the Committee:

On behalf of Amica Mutual Insurance Company, I write to express strong opposition to SB 2028, which would impose a 5 percent tax on Amica’s digital advertising services. We recognize the State’s fiscal challenges and the need for reliable revenue. However, this proposal would have significant consequences for Rhode Island businesses, consumers, and the state’s economic competitiveness.

Amica depends on online platforms to reach customers, build brand awareness, and compete in an increasingly digital marketplace. Taxing these services would raise operating costs at a time when Rhode Island employers already face inflation and other rising costs.

Importantly, the cost of this proposal would not be borne by large technology companies. The costs will be passed on to businesses that purchase advertising services and ultimately to consumers through higher prices for goods and services. At a time when affordability remains a major concern for Rhode Island families, this legislation would function as another hidden cost.

We also believe that this proposal would place Rhode Island at a competitive disadvantage. To our knowledge, only three states currently impose a tax on digital advertising. Because businesses operate in a regional and national marketplace, adding a tax to digital commerce may discourage investment and economic activity in Rhode Island.

For these reasons, Amica respectfully urges the Committee not to act on SB 2028.

Thank you for your consideration.

Very truly yours,

Sr. Vice President, General Counsel & Secretary