



Rhode Island Insurance Federation

March 24 2026

The Honorable Melissa A. Murray
Chair, Senate Health and Human Services Committee
Rhode Island State House
Providence, RI 02903
Delivered via e-mail SLegislation@rilegislature.gov

Statement of the Rhode Island Insurance Federation In SUPPORT (with amendment) of Senate Resolution 3063 which creates a commission to study medical malpractice issues relating to lawsuits, claims, settlements, filings and related impact on insurance costs for providers.

Dear Chair Murray:

The Rhode Island Insurance Federation submits this statement in strong support of Senate Resolution 3063 but does ask for an amendment to include the private medical liability insurance market. As presently drafted, this legislation creates commission to study medical malpractice issues relating to lawsuits, claims, settlements, filings and related impact on insurance costs for providers with report due 10/1/27 and expiration on 1/31/28.

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 and casualty (P&C) insurance market, and importantly 73% of the medical liability market in the state. Federation members include most of the major insurance companies doing every form of P&C insurance business in the state. In addition, every national P&C insurance trade association is a member of the Federation.

A recent Wallet Hub study¹ found that Rhode Island ranks as the 2nd worst state for doctors in the United States, and that is partially caused by the Ocean State being tied for the highest malpractice awards per capita in the country. This Commission is a step in the right direction to study the market and provide substantive solutions for the Legislature to consider. However, the Resolution as drafted does not have a member seat dedicated to the private insurance market for medical liability coverage. As such, the Federation asks to add the following language to the list of appointments: *“one of whom shall be the Executive Director of the Rhode Island Insurance Federation, or designee;”*.

For the reasons stated herein, the Rhode Island Insurance Federation strongly urges amendment and passage of Senate Resolution 3063.

Very truly yours,

Christopher Stark
Executive Director
Rhode Island Insurance Federation
CStark@RhodeIslandInsuranceFederation.org

¹ <https://www.advisory.com/daily-briefing/2025/03/20/best-states-doctors#:~:text=Malpractice%20award%20payout%20amount%20per,all%20tied%20for%20the%20highest.>