



## Rhode Island Insurance Federation

Via Email to [SenateJudiciary@rilegislature.gov](mailto:SenateJudiciary@rilegislature.gov)

March 3, 2026

Representative Matthew L. LaMountain  
Chair, Senate Judiciary Committee  
Rhode Island State House  
Providence, RI 02903

RE: Senate Bill 2301— AN ACT RELATING TO INSURANCE – Unfair Claims Settlement Act —**Statement of Support from the Rhode Island Insurance Federation**

Dear Chair LaMountain:

The Rhode Island Insurance Federation submits this statement in support of Senate Bill 2301, which increases the threshold for assigning an appraiser to \$5000.00, permits the use of insurance industry data in the calculation of total loss, increases the time frame for appraisals from 3 days to 4, and allows for the use of photos in appraisals.

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 premiums in the state, and importantly over 85 percent of the private passenger auto insurance market in the state. Federation members include most of the major P&C insurance companies doing business in the state, and every national P&C insurance trade association is a member of the Federation.

For consumers, the clock starts ticking on their expectations from insurers and body shops alike the moment the accident occurs. This legislation is designed to expedite the starting point for repairs to damaged motor vehicles, by increasing the threshold necessary to assign an appraiser to allow the work on the vehicle to take place more seamlessly and removing the prohibition on allowing technology to help expedite the claims process.

In particular, photo inspections of damage are used in most states throughout the country. Even neighboring Massachusetts, which has a similar statutory scheme on their use, allows repair shops that have contractual relationships with insurers to utilize photos and videos as part of the appraisal process. If you ask almost any body shop or insurance company today, one of the biggest concerns they have is recruiting new staff, including licensed appraisers. As photos and videos are able to combine with artificial intelligence, the technological efficiencies should no longer be ignored, just to favor face-to-face negotiating.

In terms of the increase in the appraisal threshold, most accidents that require body work today exceed \$2500. With the average property damage claim now exceeding \$6000. It is time for an upward adjustment to this threshold. Importantly, it is about an insurers risk tolerance and trust as to how much

damage they believe triggers the assignment of an appraiser, which is why the vast majority of states do not have an assignment threshold.

Finally, the current statutory framework to only allow body shop data for the calculation of total loss is unfair to the 16,000 consumers that annually have a vehicle totaled in Rhode Island. In many instances, consumers would prefer their vehicle to be totaled than face such significant repairs. Generally speaking, when a vehicle is approaching that 80 percent threshold for total loss, the results are a financial advantage for the policyholder. This legislation simply adds the insurance industry's data to that available for the calculation of total losses, rather than to rely solely on the information collected by the body shop industry.

It is also important to note that managing appraiser staffing is becoming increasingly difficult for both parties. The limited increase in appraisals from 3 days to 4 will not dramatically increase the cycle time for repairs, especially if we allow more repairs to take place without an appraisal and reintroduce technology into the process.

Together this package of reforms will not materially hurt the body shops in Rhode Island but will enhance the consumer experience in the unfortunate circumstance of a motor vehicle accident.

For the reasons set forth above, the Federation strongly supports Senate Bill 2301.

Respectfully submitted,



Christopher S. Stark

Executive Director

Rhode Island Insurance Federation

[cstark@rhodeislandinsurancefederation.org](mailto:cstark@rhodeislandinsurancefederation.org)