



March 2, 2026

Senate Labor and Gaming Committee
Chair John Burke
Rhode Island State House
Providence, RI 02903

Re: Senate 2502 – An Act Relating to Labor and Labor Relations – Workplace Psychological Safety Act

Dear Chairman Burke:

While the American Property Casualty Insurance Association (APCIA)¹ supports the goal of protecting workers from psychological abuse, we have significant concerns that S.2502 would upend workers' compensation insurance in Rhode Island without need.

Workers' compensation is based on the foundational principle that it is an exclusive remedy. Employers accept no-fault liability for all workplace injuries, including paying prompt and appropriate indemnity benefits and full and complete medical coverage, with no limits, no deductibles, and no co-pays, for all workplace injuries, even in the absence of any fault by the employer. In return for accepting no fault liability, the employer receives freedom from civil litigation via the exclusive remedy of workers' compensation. This no-fault system cannot exist if the worker also has the option of filing civil litigation in certain circumstances.

S.2502 is also not necessary to protect Rhode Island workers from workplace psychological abuse because the Rhode Island workers' compensation system, unlike many other states, already permits workers' compensation recovery for mental stress injuries. Many states bar worker's compensation for mental stress claims or limit it to circumstances where there is an accompanying physical injury. However, the Rhode Island workers' compensation law currently provides coverage for pure mental injuries caused by emotional stress.²

APCIA appreciates the opportunity to provide feedback on this bill. For the foregoing reasons we request that S.2502 be held for further study.

Very truly yours,

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

Jonathan Schreiber
Associate Vice President, State Government Relations, APCIA
Jonathan.schreiber@apci.org
(202) 828-7121

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 Section 28-34-2(36)