

2026 -- S 3198

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- LIABILITY INSURANCE

Introduced By: Senators Dimitri, Patalano, LaMountain, Famiglietti, Appollonio, and
Thompson

Date Introduced: April 03, 2026

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-7 of the General Laws entitled "Liability Insurance" is hereby
2 amended by adding thereto the following section:

3 **27-7-1.1. Wasting policies prohibited.**

4 Every policy written insuring against liability for property damage or personal injuries or
5 both, and every policy written indemnifying any person by reason of that liability, other than the
6 payment of compensation under chapters 29 through 38 of title 28, shall state a policy limit to be
7 available in full for payment of such claims. No portion of the policy limit may be used for the
8 payment of fees or costs to defend a claim.

9 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- LIABILITY INSURANCE

1 This act would require that insurance policies for property damage, personal injuries, and
2 indemnification other than payment of compensation for workers compensation, state policy limits
3 and no amount of the policy may be used to pay costs to defend a claim.

4 This act would take effect upon passage.

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