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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

HOUSE RESOLUTION

RESPECTFULLY URGING RHODE ISLAND INSURERS AND THE RHODE ISLAND
PROPERTY INSURANCE ASSOCIATION TO REDUCE INSURANCE COSTS ON LOCAL
RESIDENTS BY PURSUING SUBROGATION CLAIMS AGAINST POLLUTERS WHO
KNOWINGLY ENGAGED IN MISLEADING AND DECEPTIVE PRACTICES REGARDING
THE CONNECTION BETWEEN THEIR PRODUCTS AND CLIMATE CHANGE

Introduced By: Representatives Speakman, Boylan, Alzate, McGaw, Potter, Cotter,
Carson, Spears, Knight, and Cortvriend
Date Introduced: January 28, 2026

Referred To: House Corporations

1 WHEREAS, Warming sea and air temperatures, due to heat trapped by increasing carbon
2 emissions, are worsening weather events, including hurricanes and droughts, and are destabilizing
3 Hawaii's climate, as well as leading to additional negative world impacts including sea level rise
4 and ocean acidification; and

5 WHEREAS, In addition, overwhelming evidence has shown that certain polluters in the
6 fossil fuel industry have been aware of their negative contributions to climate change for decades,
7 and have knowingly engaged in misleading and deceptive practices regarding the connection
8 between their products and climate change, which has exacerbated climate-related harms; and

9 WHEREAS, These climate-related harms pose a threat to the health, safety, and security
10 of both residents of, and visitors to, Rhode Island, and injured parties deserve to be made whole;
11 and

12 WHEREAS, Increasing climate-related disasters and risks have contributed significantly
13 to the destabilization of the State's insurance industry, particularly in the property and casualty
14 insurance sector, and have led to rising premiums and increasing non-renewal rates due to
15 payouts for climate-related damages; and

16 WHEREAS, Insurers and injured parties have successfully pursued claims against those
17 responsible relating to the opioid epidemic, big tobacco, and additional major contributors who
18 have caused widespread damage that affects insurance premiums, which has resulted in the

1 burden of financial loss not falling solely on policyholders and taxpayers; and

2 WHEREAS, The State of Rhode Island has an intrinsic interest in protecting its citizens
3 from climate disasters, extreme weather events attributable to climate change, and harms resulting
4 from long-term changes to the climate system, with protection that includes affordable access to a
5 functioning insurance market in the State; and

6 WHEREAS, The State also maintains a compelling interest in protecting consumers from
7 misleading and deceptive practices; now, therefore be it

8 RESOLVED, That this House of Representatives of the State of Rhode Island hereby
9 strongly encourages Rhode Island insurers and the Rhode Island Property Insurance Association
10 to reduce insurance costs on local residents by pursuing subrogation claims against polluters who
11 knowingly engaged in misleading and deceptive practices regarding the connection between their
12 products and climate change; and be it further

13 RESOLVED, That the Secretary of State be and hereby is authorized and directed to
14 transmit duly certified copies of this resolution to Governor Dan McKee, Attorney General Peter
15 Neronha, Elizabeth Kelleher Dwyer, Director of the Department of Business Regulation, and
16 Ronald Gerwatowski, Chairperson of the Public Utilities Commission.

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