

**2026 -- S 2011**

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**S T A T E   O F   R H O D E   I S L A N D**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2026**

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**A N   A C T**

**RELATING TO INSURANCE-CASUALTY INSURANCE GENERALLY-LIMITATIONS ON  
POLICY CANCELLATIONS AND RENEWALS**

Introduced By: Senators Gu, Britto, Gallo, Bell, DiMario, Burke, Sosnowski, Kallman,  
Mack, and Bissaillon

Date Introduced: January 09, 2026

Referred To: Senate Commerce

It is enacted by the General Assembly as follows:

1           SECTION 1. Section 27-8-11 of the General Laws in Chapter 27-8 entitled "Casualty

2   Insurance Generally" is hereby amended to read as follows:

3           **27-8-11. Regulations on cancellation and renewal.**

4           (a) In addition to, and not in lieu of, any other power the commissioner has to issue rules  
5   and regulations, the commissioner of insurance may promulgate, in accordance with the procedure  
6   established in chapter 35 of title 42, reasonable rules and regulations concerning cancellation and  
7   renewal of liability and property damage insurance for automobiles rated as private passenger  
8   automobiles, homeowners insurance, residential fire insurance, or any components thereof. Those  
9   regulations may require that the insurer shall furnish to the named insured the reason, or reasons,  
10   for cancellation or nonrenewal. Those regulations shall also require that the insurer furnish, at least  
11   thirty (30) days prior to renewal, written notice of any coverage reductions, elimination, or  
12   increased deductibles not made at the request of the insured. The notice shall itemize and describe  
13   the policy coverage reductions, elimination, or increased deductibles and shall be captioned  
14   "NOTICE OF REDUCTION IN COVERAGE". The policyholder shall be notified that the policy  
15   renewal contains the "NOTICE OF REDUCTION IN COVERAGE" by one of the following  
16   manners:

17           (1) By mailing the "NOTICE OF REDUCTION IN COVERAGE" separate from the  
18   renewal policy package mailing; or

4 (3) By printing "NOTICE OF REDUCTION IN COVERAGE ENCLOSED" on the first  
5 page of the renewal policy package; or

6 (4) If the renewal policy package is made available by email, the email notifying the  
7 policyholder of the renewal shall contain a statement that the policy contains a “NOTICE OF  
8 REDUCTION IN COVERAGE” and said reductions shall be in the first few pages of the renewal  
9 policy package.

10 These coverage changes must be approved by the insurance division with respect to those  
11 types of insurance defined in § 27-8-1(1) — (8), issued to non-business insureds and bodily injury  
12 and property damage liability coverage issued to non-business insureds. There shall be no liability  
13 on the part of, and no cause of action of any nature shall arise against, the commissioner of  
14 insurance or any insurer, their authorized representatives, agents, or employees, or any firm, person,  
15 or corporation furnishing to the insurer or commissioner information as to the reasons for  
16 cancellation or nonrenewal; for any statement made by any of them in any written notice of  
17 cancellation or nonrenewal; or in any other communication, oral or written, specifying the reasons  
18 for cancellation or nonrenewal; or for the providing of information pertaining to the cancellation  
19 or nonrenewal; or for statements made, or evidence submitted, at any hearing conducted in  
20 connection with the cancellation or nonrenewal.

21 (b) The commissioner shall promulgate regulations with respect to personal motor vehicle  
22 insurance, homeowners insurance, and residential fire insurance, or any components of that  
23 insurance requiring notification to policyholders upon renewal of any coverage reductions,  
24 elimination, or increased deductibles not at the request of the insured.

30        (d) Any violation of the provisions of this section shall constitute a deceptive trade practice  
31        in violation of chapter 13.1 of title 6, and each violation shall be punishable by a fine not to exceed  
32        one thousand dollars (\$1,000).

1 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-CASUALTY INSURANCE GENERALLY-LIMITATIONS ON  
POLICY CANCELLATIONS AND RENEWALS

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- 1        This act would require homeowner's insurance providers to provide two months' notice
- 2        before increasing any policy renewal premium more than 20%. A violation would constitute a
- 3        deceptive trade practice punishable by a fine not to exceed one thousand dollars (\$1,000).
- 4        This act would take effect upon passage.

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