

2026 -- S 2011 SUBSTITUTE A

LC003429/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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; written
11 notice of nonrenewal at least sixty (60) days prior to renewal, and written notice of any coverage
12 reductions, elimination, or increased deductibles not made to the request of the insured at least
13 thirty (30) days prior to renewal, ~~written notice of any coverage reductions, elimination, or~~
14 ~~increased deductibles not made at the request of the insured.~~ The notice shall itemize and describe
15 the policy coverage reductions, elimination, or increased deductibles and shall be captioned
16 "NOTICE OF REDUCTION IN COVERAGE". The policyholder shall be notified that the policy
17 renewal contains the "NOTICE OF REDUCTION IN COVERAGE" by one of the following
18 manners:

1 (1) By mailing the “NOTICE OF REDUCTION IN COVERAGE” separate from the
2 renewal policy package mailing; or

3 (2) By printing “NOTICE OF REDUCTION IN COVERAGE ENCLOSED” on the
4 renewal policy package envelope and including said reductions in the first few pages of the renewal
5 policy package; or

6 (3) By printing “NOTICE OF REDUCTION IN COVERAGE ENCLOSED” on the first
7 page of the renewal policy package; or

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

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

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

27 SECTION 2. This act shall take effect on January 1, 2027.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE-CASUALTY INSURANCE GENERALLY -- LIMITATIONS
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1 This act would provide that an insurer furnish written notice of nonrenewal of automobile
2 or homeowner's insurance coverage at least sixty (60) days prior to nonrenewal, and written notice
3 of any coverage reductions, elimination, or increased deductibles for this insurance not made to the
4 request of the insured would be furnished at least thirty (30) days prior to renewal.

5 This act would take effect on January 1, 2027.

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