



April 30, 2026

Chair Matthew LaMountain  
Senate Judiciary Committee  
Rhode Island General Assembly  
82 Smith Street  
Providence, RI 02903

RE: Senator DiMario's S2721 re Liability Insurance

Dear Chair LaMountain and members of the Committee:

I write to share information relevant to your consideration of S2721, which we welcome as part of a broader plan to address the growing liability insurance crisis facing child-serving providers in Rhode Island.

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- David Caprio  
President and  
Chief Executive Officer

For over 190 years, Children's Friend has served Rhode Island's children and families through a broad range of programs, including child care, Head Start, Pre-K, home visiting, adoption and foster care services, and nutrition programs. As an organization serving vulnerable children and families across multiple settings, we are required to have adequate professional liability and umbrella coverage to operate.

Senator DiMario's bill responds to a real and urgent problem. Over the last ten years, our insurance costs have risen dramatically. In 2016, our professional liability insurance policy provided \$1 million per occurrence and \$3 million aggregate in coverage and cost \$9,651. In 2026, that same level of professional liability coverage cost \$126,043 dollars—an increase of more than 1,200 percent.

In addition, our umbrella coverage has also become both more expensive and less protective. In 2016, our umbrella policy provided an additional \$20 million in coverage and cost \$30,658. In 2026, that policy cost \$87,974, while providing only \$5 million in total coverage, including just \$2 million for abuse and molestation coverage. That represents a 188 percent increase in cost while the amount of coverage available to us has declined sharply.

These trends are unsustainable for nonprofit providers. When premiums rise this dramatically and coverage shrinks at the same time, organizations are forced to redirect resources away from staffing, services, and long-term planning simply to maintain basic operational protections. That is why we welcome the Committee's attention to this issue and see S2721 as one potentially important part of a larger



strategy to stabilize the market and ensure that child-serving providers can continue serving Rhode Island families.

Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink that reads "David Caprio".

David Caprio  
President and CEO