

2022 -- H 7160

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

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A N A C T

RELATING TO INSURANCE -- CASUALTY INSURANCE GENERALLY

Introduced By: Representative Joseph J. Solomon

Date Introduced: January 26, 2022

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-8 of the General Laws entitled "Casualty Insurance Generally" is
2 hereby amended by adding thereto the following section:

3 **27-8-8.1. Intentional loss exclusion limitation.**

4 (a) Commencing on or after January 1, 2023, any property and/or casualty insurance policy,
5 as well as property loss insurance coverage, offered, renewed, issued or issued for delivery to cover
6 real or personal property of a resident of this state or for property located within this state shall not
7 void or exclude coverage to an innocent co-insured for a loss intentionally and wrongfully caused
8 by another co-insured.

9 (b) Payment to the innocent co-insured pursuant to the provisions of subsection (a) of this
10 section may be limited to his or her ownership interest in the property as reduced by any payment
11 to a mortgagor or any other holder of a secured interest.

12 (c) As used in this section, "innocent co-insured" means a person who is a first-party or
13 named insured under a policy of property and/or casualty insurance and who did not have
14 knowledge of, cooperate in, or intentionally contribute to a real or personal property loss that was
15 intentionally and wrongfully caused or arranged by another individual who is also insured under
16 the policy of insurance.

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

1 This act would provide that property and casualty insurance policies issued or renewed on
2 or after January 1, 2023, shall not void or exclude coverage to an innocent co-insured for a loss
3 intentionally and wrongfully caused by another co-insured. Payment to the innocent co-insured
4 would be limited to his or her ownership interest in the real or personal property damaged or
5 destroyed.

6 This act would take effect upon passage.

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