



**PROFESSIONAL
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STATEMENT RE:

Raised Senate Bill 1101

*“An Act concerning motor
vehicle repairs.”*

TO:

Insurance & Real Estate Committee

BY:

Professional Insurance Agents
of Connecticut Inc.

DATE:

February 22, 2007

The Professional Insurance Agents of Connecticut, Inc. (PIACT), an association representing more than 500 member independent insurance agents who employ over 3,500 people throughout the state, urges this committee to oppose Raised Senate Bill 1101 because it may unintentionally harm the state's consumers.

In part, the bill amends C.G.S. section 38a-354 in a way that would prohibit an insurance company, agent or adjuster from requesting that an insured use a specific person for the provision of automobile physical damage repairs. Companies, agents and adjusters are already prohibited from requiring this of an insured.

Because the term “request” is broadly defined to include “any act to influence a customer's decision...,” Raised S.B. 1101 would hamper an insurance agent's ability to advise their clients to the best of their ability. The bill's current wording could prevent an agent from even making a suggestion in response to an inquiry from a customer.

An insurance agent is quite often the first person that a customer will ask such a question. Agents are often particularly qualified to recommend a reputable auto repair shop, and barring them from making a suggestion would only serve to prevent the state's insurance consumers from getting their agents' best advice.

Therefore, PIACT does not oppose the other provisions of Raised S.B. 1101, but must ask the Committee to oppose the bill due to the wording of sections 2(b) & (c).