



STATEMENT RE:

Raised Bill No. 288

“An Act Concerning an Insured's Right to Choose a Motor Vehicle Repairer.”

TO:

Committee on Transportation

BY:

Professional Insurance Agents
of Connecticut

DATE:

February 25, 2008

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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 Bill No. 288 because it may unintentionally harm the state's consumers by prohibiting insurance agents from recommending reputable repair facilities if asked.

In part, the bill amends C.G.S. section 38a-354 in a way that would prohibit an insurance company, agent or adjuster from recommending that an insured use a specific person for the provision of automobile physical damage repairs, even if asked by an insured. Current law already prohibits companies, agents and adjusters from requiring any insured to use a specific person for the provision of automobile physical damage repairs, automobile glass replacement, glass repair service or glass products.

Because the phrase “recommend, request or require” is broadly defined to include “any act to influence a customer's decision...,” Raised Bill No. 288 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 Bill No. 288, but must ask the Committee to oppose the bill due to the wording of sections 2(b) & (c).