

February 17, 2009

896

**Comments from Nationwide Insurance Company  
on Raised Bill 896**

Nationwide supports the principles raised in this legislation, which is designed to enhance the transparency, efficiency and effectiveness of the auto body repair process.

The bill would require every licensed body shop to obtain a written acknowledgement that the vehicle owner is aware of their right of free choice of where to have their car repaired. We believe it is important that every body shop, independent and network, support the principle of consumer free choice, and do its part to inform the consumer of that right in a uniform way.

The bill would require more information be provided by body shops to insurers as regards supplementals to the repair, which adds much to the transparency of that part of the process.

The bill would add the requirement that every licensed body shop have on site an employee that is licensed by the state as a motor vehicle damage appraiser. It also stipulates that this body shop employee would be the person responsible for negotiating the repair with the insurance company appraiser, who also is licensed by the state. This allows the entire negotiation process to be governed by the existing regulation setting out the appraiser's code of conduct.

The bill further provides insurers with a right to inspect the vehicle under repair, within appropriate limits, and would have body shops provide insurers with copies of receipts for parts and services related to the repair. These are important steps toward adding transparency and effective anti-fraud measures to the repair process.

We urge members of the Insurance & Real Estate Committee to support this bill.

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