

**INDEPENDENT
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5298
WARREN RUPPAR



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President

March 2, 2010

Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
On Raised Bill 5298
An Act Prohibiting Incentives from Automobile Glass Repair Shops

Senator Crisco, Representative Fontana and members of the Insurance and Real Estate committee, my name is Warren Rupparr and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 111 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3500-plus employees.

IIAC opposes Raised Bill 5298 in its current form. The bill as written is very broad in its language and includes terms that are not accurate for the procedures addressed in this proposal. As an example, the term "rebate" is used several times. A rebate would suggest that the agent or employee paid for the repair and therefore was receiving a discount or rebate on a job for which they paid. This is clearly an inaccurate use of the term, as the agent or employee is not paying for the glass claim of his/her customer. In addition, Raised Bill 5298 infers that there is a wide spread abuse of gifts to agents and company employees, including their spouses and children. IIAC is unaware of this type of activity.

IIAC firmly believes that an insurance consumer has the right to choose where their auto is repaired whether this is due to auto body damage or glass damage. IIAC members are committed to assisting their customers in whatever way the customer needs so that the claim is completed in a timely and efficient manner. IIAC members are an advocate first and foremost for their customers in the claims process and they work with the company claims division and the auto repair business to assure that the customer's needs are met when there is a claim.

IIAC is willing to work with the committee, representatives of the auto glass repair industry, and the insurance industry to better understand the concerns that brought this bill to the Insurance and Real Estate Committee for consideration. As previously noted, we are opposed to the bill as written, as it may result in unintended consequences.

We look forward to working with the committee and interested parties and request that the committee oppose Raised Bill 5298 in its current form.