

FTR

February 28, 2012

Senator Crisco
State Representative Megna
Members of the Insurance and Real Estate Committee

RE: I oppose HB 5231. I feel it will hurt small business.

Main Point of Interest,

- "Steering" is a big secret deal between the pro-insurance shops and the insurance company's, which leaves the customer not knowing what is really going on. (aftermarket parts, junk yard parts, discounted labor rates, it's a get it done as fast as you can approach). It leaves the customer out of the loop, because the pro-insurance shop has to please the insurance company or they get kicked off their preferred list, which means they will not get any more repair job/s directed from the insurance company/s.
- I feel The State of Connecticut Insurance does very little to protect the customer. Insurance company's and appraiser steer to a particular repair shop. I have never heard or seen reprimands set forth by the State of Insurance Department for steering consumers to a particular repair shop/s.
- Unless we use the word "coerce" written within the law, the insurance industry seems to always ignore any steering laws that are currant.
- Protecting the Consumers, I feel "Steering" laws should be under "State of Connecticut Consumer Protection Department" as well as most of the consumer laws written are under that department.
- For these reasons I oppose HB 5231.

Thank you for giving me the opportunity to speak before this board.



William Denya