



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
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REPRESENTATIVE DAVID BARAM
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JUDICIARY COMMITTEE
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BANKS COMMITTEE

February 17, 2011

Dear Chairpersons Senator Crisco, Representative Megna, and Insurance & Real Estate Committee Members,

I am Representative David Baram and I want to thank you for holding a Public Hearing on Proposed House Bill 5283. I want to express my support for this Bill as a way of preventing insurance companies from steering their insureds to particular auto glass repair facilities, some of which may have corporate and business relationships with the insurer. Consumers should be permitted choice and decide which repair facilities they believe are most competent and economical.

It has been reported that when policyholders file a claim, their calls go directly to a designated repairer who then recommends shops in its own network. As a result, the favored repairer and its network receive considerably more business while independent repairers struggle to compete. This form of business steering by insurance companies makes it hard for independents to survive because they don't have the same customer access to policyholders. It also means that consumers may not be getting the best or most economical service.

That is why several states either have laws or are proposing laws that prevent such steering to preferred glass repair facilities. I hope we can adopt House Bill 5283 so we too, can stop this anti-consumer practice from continuing.

Respectfully,

A handwritten signature in cursive script, appearing to read "David Baram".

David Baram
State Representative