

SB388

- Eliminates an insurers ability to inconvenience a consumer into going where the insurer wants them to go
- Promotes fair and open competition for business by repair shops
- Eliminates the possibility of “cronyism” influencing which repair shops participate in repair programs
- Causes repair shops to compete on the merits of their own business practices
- Gives consumers more control of the process
- State Farm has been successfully administering a direct repair program this way for years
- Insurers say they want the freedom to do business with whomever they want – but they don’t own the car that is being repaired!
- Insurers say Direct Repair Programs are a useful customer service tool – wouldn’t it be useful to have more providers participating? Imagine an HMO with one provider
- We have laws that require citizens to purchase insurers’ products – we therefore owe it to our citizenry to regulate the industry in a way that protects our citizenry.