

TO: Members of the Committee on Corporations  
FROM: Rory Whelan, Regional Vice President  
DATE: February 14, 2024 --- Public Hearing  
RE: Opposition to H 7264 --- After Market Auto Parts

The National Association of Mutual Insurance Companies (NAMIC)<sup>1</sup> and its members, thank you for the opportunity to express strong opposition to legislation referenced above and urge no further action.

This bill would prohibit insurance companies from refusing to use after-market parts that are greater than forty-eight (48) months and less than seventy-two (72) months from the date of manufacture, provided the repairer has written consent from the owner of the vehicle.

This legislation is an unnecessary restriction on insurers and will result in higher repair costs and delays for motorists needing auto repair. The continued challenges around supply chain issues are well documented.<sup>2</sup> Motorists deserve to have their vehicles repaired in the most expedient, safe, and affordable manner --- insurance companies should have freedom to select the best available part to meet consumer expectations.

For these reasons, NAMIC is opposed to H 7264.

Thank you for your consideration.

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<sup>1</sup> The National Association of Mutual Insurance Companies is the largest property/casualty insurance trade group with a diverse membership of nearly 1,400 local, regional, and national member companies, including seven of the top 10 property/casualty insurers in the United States. NAMIC members lead the personal lines sector representing 66 percent of the homeowner's insurance market and 53 percent of the auto market.

<sup>2</sup> [Auto part shortage leaves driver without a car for over a year. Here's how to prevent it from happening to you \(msn.com\)](https://www.msn.com)