



March 14, 2024

The Honorable Joseph J. Solomon, Jr.  
Chairperson House Committee on Corporations  
Rhode Island State House  
82 Smith Street  
Providence Rhode Island 02903

RE: H-5572 Relating to Insurance-Unfair Claims Settlement Practices Act

Dear Chair Solomon,

I am writing on behalf of the Auto Body Association of Rhode Island in opposition to H-5572 which would make several amendments to the Unfair Claims Settlement Practices Act. The Auto Body Association is a statewide professional association committed to a rigid code of ethics. We ensure the integrity of the collision repair industry and serve the public through honesty, quality, and service.

The provisions in the Unfair Claims Practices Act are designed to protect consumers. We are opposed to this legislation because it will roll back many of these protections and have an adverse effect on the consumer.

H-5572 would allow companies such as Carfax to determine retail vehicle values. Carfax discounts the value of cars for any reports of damage without a physical inspection of the vehicle. Our members have seen vehicles flagged by Carfax as having frame damage that never had any frame damage. This glitch in the system has never been corrected despite our having pointed it out to Carfax years ago.

By their own admission Carfax is a valuation program for car dealers to value trade ins by comparing with vehicles for sale. It is not designed to determine the value of vehicles following a total loss. Allowing this bill to become public will hurt the motoring public who have had their vehicle deemed a total loss.

Very Truly Yours,

***Randy Bottella***

Randy Bottella, President  
Rhode Island Auto Body Association