



March 24, 2025

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

RE: H-6053 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 support of H-6053 which would make 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 support this legislation because it will further protect consumers. This act would make it an unfair claims practices act for an insurer to deem a total loss where the cost to rebuild is less than 85% of the fair market value of the vehicle.

This act gives consumers more choice without increasing the cost to insurers. Some consumers may not want to lose their car and would prefer to have it repaired, especially with used vehicles being so expensive and hard to find. If the vehicle was totaled the insurance company pays the fair market value of the car, so this would have no increased cost to the insurer.

Very Truly Yours,

Randy Bottella
Randy Bottella, President
Rhode Island Auto Body Association