

March 8, 2021

RE: Support for Senate Bill 982

Dear Chairman Lemar, Chairman Cassano, Ranking member Carney, Ranking member Somers, and members of the Transportation Committee:

On behalf of Copart, I write to you to encourage your support for SB 982. Copart is a national vehicle auction service company with locations in East Granby and New Britain that serve all of Connecticut. Copart provides for the movement, storage and transport of wholesale, undamaged, and damaged vehicles for auto insurers, rental car companies, charities, and other consigners.

Section 16 of SB 982 provides for an alternative process for insurance companies to obtain the title to a total loss vehicle when they have paid the full value of a claim and have not received the proper or negotiable title documents from the owner. This is an issue for our industry that leaves an insurance company with a vehicle where they have indemnified the owner, yet it cannot be legally sold in Connecticut.

Section 16 of this bill provides many consumer protections to ensure the consumers are knowledgeable about the process. Specifically, this bill requires:

- When there is a total loss claim, the vehicle owner must be indemnified for the full value of the total loss vehicle.
- Proper notice from Copart or the insurance company is provided by way of two notices being sent by certified USPS mailings to the registered owner.
- Thirty days must pass after claim payment so appropriate time has elapsed to allow the consumer to provide the needed documents.

Section 16 of this bill is consistent with what is in statute in 39 other states and we believe has a definite need for passage in Connecticut. Currently insurers in Connecticut are left with no other option to sell these vehicles which are acquired from a total loss claim settlement. This bill fixes that obstacle, while protecting consumer interest.

copart.com



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We respectfully request to clarify on line 584, to please include "and any lienholder of record for the vehicle" after the word "insured" to capture all entities that must be indemnified. Additionally, we respectfully request on line 586, to add "not earlier than" before "thirty days". The intent is for this process to be completed at any time after the thirty-day threshold and not specifically on that thirty-day mark. Again, this is a protection for the consumer to be able to provide the needed documents.

We ask for your support for SB 982. Please do not hesitate to reach out to me, or Tony Camilliere, 860-209-0100, Copart's government affairs representative, if you have any questions or need further information.

Sincerely,

Mark Binder

Director of Government Affairs

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