



**Property Casualty Insurers
Association of America**

Shaping the Future of American Insurance
1415 L Street, Suite 670, Sacramento, CA 95814-3972

LATE

To: The Honorable Rosalyn H. Baker, Chair
Senate Commerce and Consumer Protection Committee

From: Samuel Sorich, Vice President

Re: **SB 1190 – Relating to Automobile Personal Injury Limitations**
PCI Position: Oppose

Date: Thursday, February 24, 2011
9:00 a.m.; Conference Room 229

Aloha Chair Baker and Members of the Committee:

The Property Casualty Insurers Association of America (PCI) is opposed to SB 1190 because the bill is not necessary would delay the handling of motor vehicle accident claims.

SB 1190 would require the person who reviews the medical records related to the treatment of a motor vehicle accident claimant to be of the same specialty as the provider whose treatment is being reviewed. The bill's requirement is based on the incorrect premise that satisfactory record reviews can only be performed by persons who have the same specialty as the medical provider. There is no proven need for the bill's restriction.

Enactment of the requirement in SB 1190 would impede motor vehicle insurers' efforts to complete their claim investigations in a timely manner. For many specialties, it is difficult to identify a person who is available to perform a record review. That situation presents two poor alternatives, either the claim investigation is stalled until a specialist can be located or the processing of the claim goes forward without appropriate record review. Both alternatives presented by SB 1190 should be avoided.

PCI asks that SB 1190 be held in the Committee.