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Mr. Chairman and members of the committee, thank you for the opportunity to speak with you this afternoon. My name is Ray Fisher and I am the president of the Automotive Service Association of Michigan, representing the automotive repair industry here in Michigan and its members. ASA Michigan supports Senate Bill 430.

I wish to provide some information to this committee as it applies here in Michigan before I defer this to our National organization who will demonstrate the magnitude of this challenge.

Between 70% and 74% of all collision repairs for major auto insurance carriers goes through a repair facility that has an agreement with an insurer commonly referred to as a direct repair program agreement (often referred to as DRP, DRS, Concierge Service, SelectService or other). Senate Bill 430 does not in any way interfere with these existing or future relationships.



Ray Fisher

*Executive Director &
President*

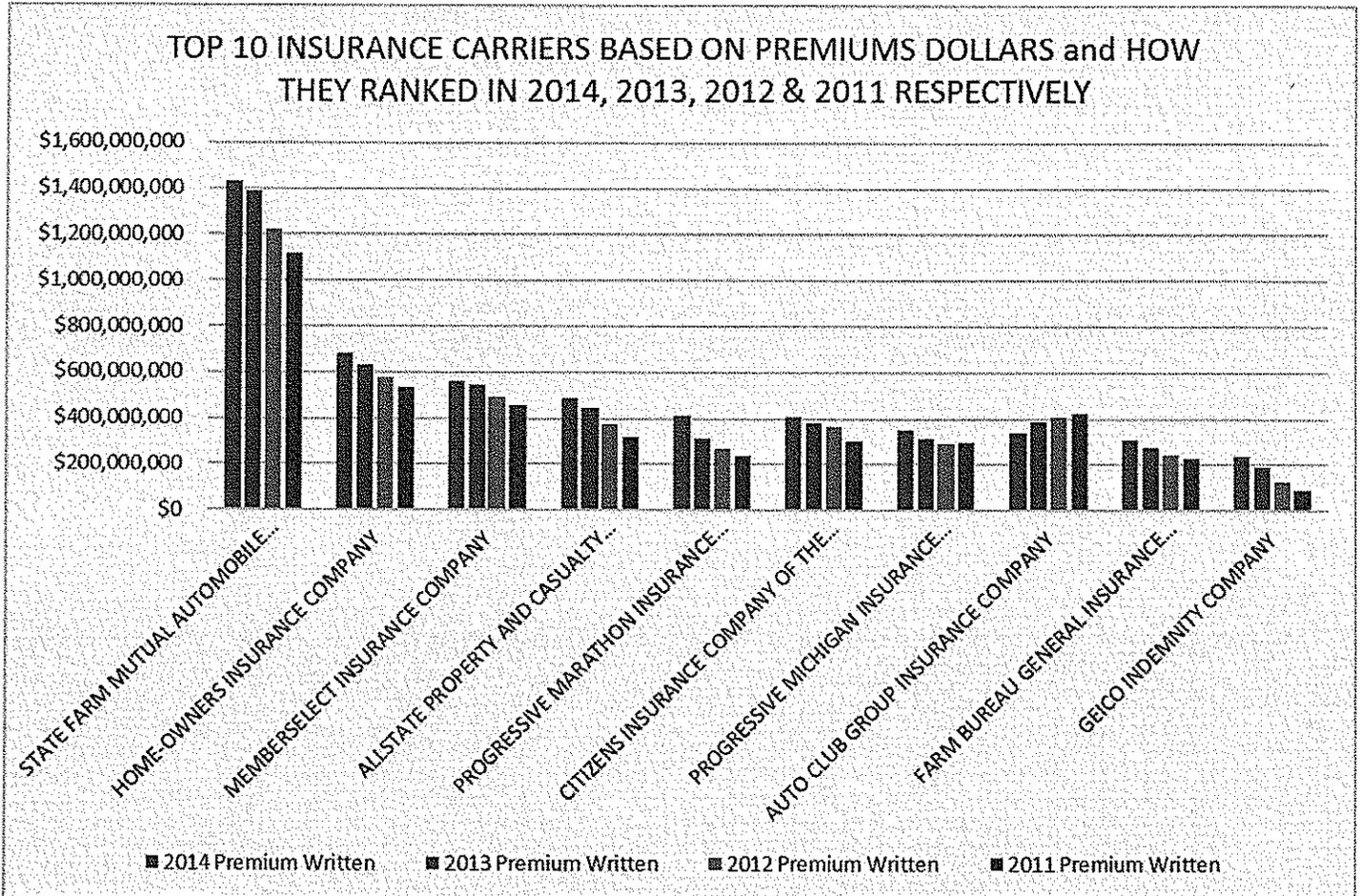
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In addition, I would like to share with you the volume of policies written by the top ten auto insurance carriers here in Michigan:



Mr. Chairman, members of the committee, I would now like to yield to my National Association for further testimony.