

McKnight, Remy (OIC)

From: Michael Anderson <mike@collisionadvice.com>
Sent: Sunday, September 28, 2025 3:50 PM
To: OIC Rules Coordinator
Subject: R 2025-04 Automobile Insurance

External Email

Good evening,

My name is Mike Anderson. I am the owner of Collision Advice. I am a former shop owner as well as a technician. I currently own Collision Advice. We are a company that provides training for 11 vehicle manufacturers. I have served and currently serve as an umpire for all industry stakeholders. My website is www.collisionadvice.com You can also do a google search Mike Anderson Collision Advice.

I am emailing you regarding the R 2025 04 Automobile Insurance considerations. I believe that whoever serves as an Umpire should be someone that has recent experience meaning within a 2-year period of relevance. Qualifications to be considered Experienced would be as follows:

Collision Repair Technician at a certified collision center within the last two years.
An estimator – Repair planner at a certified collision center within the last two years.
An appraiser that can provide documentation regarding their qualifications of maintaining an expert level of knowledge regarding that specific OEM vehicle make and model.
A working knowledge of the appropriate estimating platform/software that is being utilized by both parties.
A knowledge of the OEM ESM Electronic Service Manual(s) for the specific vehicle that is being appraised.

It is also important to recognize that on behalf of consumers this is the only path to resolution for the consumer to ensure a safe and properly repaired vehicle. Should the opportunity ever arise that this would be considered for both first- and third-party claims such as in the state of Rhode Island, this would be another level of consumer protection. It is also critical that all insurers have this language in their policy as it has been a common practice for some insurance carriers to remove the language from their policies which do not allow an avenue for the consumer to resolve any concerns or differences. This law is absolutely needed for the benefit of all consumers.

If I might assist, support or provide insights in any way please feel free to contact me.

Thank you in advance for the opportunity to share insights. Regards, Mike Anderson

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