

On behalf of Experian Automotive, I provide these brief comments to Section 56 of H.944 related to a study of vehicle history reports.

Over many years, Experian has built a reliable process to deliver accurate and up-to-date vehicle information on a national scale for the auto industry and consumers. Experian has been a trusted provider of vehicle history reports (VHRs) in all 51 U.S. jurisdictions and greatly values its long-term partnership with the state of Vermont and the DMV. Experian is committed to the delivery of accurate and timely vehicle history information.

VHRs are an important consumer tool when purchasing a used vehicle. But, vehicle history reports are only as accurate and complete as the data they are able to obtain. If data is intentionally omitted in error or fraudulently concealed by a party, the remedy unfortunately lies outside the scope of a VHR. All title brand designations like salvage or lemon are assigned by the state. Experian displays all title brands provided to it by the 51 US jurisdictional motor vehicle agencies. In fact, Experian offers Vehicle Buyback Protection if it fails to display a state title brand that was provided to it: <https://www.autocheck.com/vehiclehistory/vehicle-buyback-protection>.

In addition, any used vehicle purchase should include an independent safety inspection of the vehicle by a qualified mechanic. Experian includes this step-by-step process on how to buy a used vehicle, which includes several steps that should be taken in addition to the purchase of a VHR: <https://www.autocheck.com/vehiclehistory/autos shoppers-guide>

In regard to H.944's examination of the use and reliability of vehicle history reports, Experian respectfully requests that VHR providers in the industry be granted the ability to join this study so it can participate in the dialogue and creation of any recommendations or legislative actions that may be necessary to protect consumers. Experian also continues to review the language and charge to the study committee and will provide any suggested edits as the bill continues to move through the legislative process.