

FOR IMMEDIATE RELEASE

March 5, 2025

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Independent Glass Association Issues Rebuttal to NCOIL Motor Vehicle Glass Model Act

Scottsdale, AZ – The Independent Glass Association (IGA) has released a formal rebuttal to the recently adopted NCOIL Motor Vehicle Glass Model Act, challenging provisions that it believes unfairly favor insurers, restrict consumer choice, and threaten the viability of independent glass businesses.

The NCOIL Model Act, which was adopted by the Property & Casualty Insurance Committee on February 14, 2025, and is set for final ratification on April 27, 2025, introduces new regulations on motor vehicle glass repair and replacement. The IGA strongly opposes the Act in its current form, citing concerns over insurer overreach, unfair pricing controls, and the erosion of free-market competition.

Key Concerns Outlined in IGA’s Rebuttal:

- **Insurer Overreach:** The Model Act allows insurers to dictate pricing structures and steering mechanisms that favor their preferred networks, limiting consumer freedom in choosing a service provider.
- **Unfair Pricing Practices:** By enabling insurers to set reimbursement rates without proper negotiation, independent glass shops are forced to accept below-market compensation, threatening their sustainability.
- **Consumer Choice & Steering Issues:** The Act appears to support steering, a practice that pressures policyholders to use insurer-preferred providers, reducing competition and consumer options.
- **Safety & Quality Risks:** There are insufficient safeguards ensuring that insurer-preferred providers meet the highest industry standards, potentially putting consumer safety at risk.
- **Violation of Free Market Principles:** The Act distorts fair competition by granting insurers excessive control over the auto glass industry.

Call for Legislative Fairness

The IGA urges NCOIL and legislators to reconsider the Model Act and work collaboratively with independent glass industry representatives to create a fair and balanced approach. Specifically, IGA calls for:

- Prohibition of insurer steering to ensure genuine consumer choice.
- Fair and transparent pricing models that support both insurers and independent businesses.
- Regulations prioritizing consumer safety over cost-cutting measures.
- Legislative protections allowing independent glass businesses to compete on quality and service.

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“We strongly encourage NCOIL to reconsider this legislation and engage with independent industry stakeholders,” said Gary Hart, Executive Director of IGA. “Our goal is to work together to craft a model that ensures fairness for consumers, businesses, and insurers alike.”

The IGA Rebuttal to the NCOIL Motor Vehicle Glass Model Act is attached to this release.

For further inquiries, media interviews, or collaboration discussions, please contact Gary Hart at gary@iga.org or 480.535.8650.

About the Independent Glass Association (IGA):

The Independent Glass Association (IGA) represents the interests of independent auto glass shops across the country, advocating for fair competition, consumer rights, and the highest industry standards.

End of Release

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March 5, 2025

Will Melofchik
National Council of Insurance Legislators
616 Fifth Avenue, STE 106
Belmar, NJ 07719

Re: Rebuttal of the Independent Glass Association (IGA) to the NCOIL Motor Vehicle Glass Model Act

Dear Mr. Melofchik,

The Independent Glass Association (IGA) strongly opposes the adopted NCOIL **Motor Vehicle Glass Model Act** in its current form. While we recognize the intent to standardize and regulate vehicle glass repair and replacement practices, this model threatens independent glass shops, restricts consumer choice, and grants insurers undue control over the industry. We urge your organization to reconsider the following key issues:

1. Overreach of Insurer Control

The model introduces provisions that allow insurance companies to dictate pricing structures and steering mechanisms that favor their preferred providers. This diminishes fair competition by pressuring consumers into using insurer-preferred networks, often at the expense of independent businesses. Consumers should have the right to choose their glass service provider without coercion from insurers and/or their third-party administrator.

2. Unfair Pricing Restrictions

The model proposes standardized pricing frameworks that disproportionately disadvantage independent glass shops. By enabling insurers to set reimbursement rates without fair negotiation, small businesses are forced into accepting below-market compensation, which undermines their sustainability and ability to provide high-quality service.

3. Limited Consumer Choice & Steering Concerns

Provisions within the model appear to support steering, a practice where insurers direct policyholders to specific glass providers. While insurers claim this ensures efficiency and cost-effectiveness, it often restricts consumer choice and suppresses competition. Independent shops rely on fair access to customers, and any regulation should prioritize transparency and choice rather than insurer-driven preferences.

4. Safety & Quality Concerns

The proposed model lacks necessary safeguards ensuring that insurer-preferred providers meet the highest industry standards. Independent glass shops adhere to strict safety regulations and OEM guidelines, which may not be a priority for cost-cutting insurer networks. Any model legislation should prioritize consumer safety over insurer cost savings.

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5. Violation of Free Market Principles

By granting insurers excessive control over the auto glass industry, the model distorts free-market competition. Independent businesses should have the ability to compete based on quality, service, and fair pricing—without undue interference from insurer-driven mandates.

Call to Action

The Independent Glass Association urges NCOIL and lawmakers to:

- **Prohibit insurer steering** that limits consumer choice.
- **Ensure fair and transparent pricing models** that do not disproportionately benefit large insurer-preferred networks.
- **Prioritize consumer safety and service quality** over insurer cost-cutting.
- **Support fair competition** by allowing independent glass businesses to operate without undue insurer interference.

The current model, as written, threatens the viability of small, independently owned glass businesses across the country. We call upon your organization to rescind this model in its current form and work toward a more balanced approach that ensures fairness for consumers and industry professionals alike **by including representatives from the independent automotive glass repair and replacement industry.**

Sincerely,



Gary Hart, Executive Director

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NATIONAL COUNCIL OF INSURANCE LEGISLATORS (NCOIL)

Motor Vehicle Glass Model Act

**Sponsored by Rep. Michael Sarge Pollock (KY)*

**Adopted by the Property & Casualty Insurance Committee on February 14, 2025. To be considered for final ratification by the Executive Committee on April 27, 2025.*

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Section 1. Title

This Act shall be known as the [State] Motor Vehicle Glass Act.

Section 2. Definitions

As used in this Act, the following terms shall have the following meanings:

(A) "Advanced driver assistance system" means any motor vehicle electronic safety system, as outlined in the most recent version of SAE International's SAE J3016 Levels of Driving Automation, that is designed to support the driver and motor vehicle in a manner intended to:

- (1) Increase motor vehicle safety; and
- (2) Reduce losses associated with motor vehicle crashes.

(B) "Insurance Producer" means an individual or business entity required to be licensed under the laws of [State] to sell, solicit, or negotiate insurance or annuity contracts. "Insurance producer" includes agent, managing general agent, surplus lines broker, reinsurance intermediary

broker and manager, rental vehicle agent and rental vehicle agent managing employee, and consultant.

(C) "Insured" means a person that is entitled, or may be entitled, to receive first-party-benefits or payments under an insurance policy.

(D) "Motor vehicle glass" means the glass and non-glass parts associated with the replacement of the glass used in the windshield, doors, or windows of a motor vehicle.

(E) "Motor vehicle glass repair shop" means any person, including the person's employees and agents, that for consideration engages in the repair or replacement of damaged motor vehicle glass.

(F) Notice means direct written communications including verifiable text, email or APP based messaging which is easily accessible by the consumer.

(G) "Person" means any individual, or any corporation, limited liability company, partnership, association, or other group existing under or authorized by the laws of either [State] or the United States.

(H) "Repair or replacement of damaged motor vehicle glass" includes:

- (1) Inspecting, repairing, restoring, or replacing damaged motor vehicle glass; and
- (2) Calibrating or recalibrating an advanced driver assistance system when an incident requires the replacement of damaged motor vehicle glass.

(I) "Rights or benefits under the policy" includes the insured's right to receive any and all post-loss benefits or payments available or payable under the policy, including but not limited to claim payments.

Section 3. Post-Loss Benefit Assignment

(A) An insured under a property and casualty insurance policy shall not, either prior to or after a claimed or covered loss, assign, delegate or otherwise transfer, in whole or in part, to any other person the insured's:

- (1) Duties under the policy; or
- (2) Rights or benefits under the policy.

(B) Any contract entered in violation of this section shall be void and unenforceable.

(C) Nothing in this section shall be construed to prohibit an insured from authorizing or directing payment to, or paying, a person for services, materials, or any other thing which may be, or is, covered under an insurance policy.

Section 4. Advanced Driver Assistance Systems

(A) Prior to providing service to an insured for a repair or replacement of damaged motor vehicle glass, a motor vehicle glass repair shop shall notify the insured of each of the following:

- (1) Whether the motor vehicle has an advanced driver assistance system; and
- (2) If the motor vehicle has an advanced driver assistance system:
 - (i) Whether calibration or recalibration of the motor vehicle's advanced driver assistance system is needed after a windshield repair or replacement as recommended by the vehicle manufacturer;
 - (ii) Whether the motor vehicle glass repair shop intends to calibrate or recalibrate the advanced driver assistance system in a manner that meets the motor vehicle manufacturer's specifications; and
 - (iii) If the motor vehicle glass repair shop is not capable of performing or does not intend to perform a calibration or recalibration referenced in subdivision (A)(2)(i) of this subparagraph, that the motor vehicle should be taken to the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.

(B) If calibration or recalibration of the motor vehicle's advanced driver assistance system is performed, the motor vehicle glass repair shop will provide written notice to the insured:

- (1) As to whether the calibration or recalibration was successful; and
- (2) If the calibration or recalibration was not successful, the motor vehicle should be taken to the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.

Section 5. Motor Vehicle Glass Repair Claims and Practices

(A) A motor vehicle glass repair shop shall not contract with a person for a repair or replacement of damaged motor vehicle glass to be paid for under a first party insurance policy until all of the following are satisfied:

- (1) The person has made a first party claim for the repair or replacement of damaged motor vehicle glass under a motor vehicle insurance policy;
- (2) The motor vehicle glass repair shop has received a claim or referral number for the claim referenced under subparagraph (1)(a) of this paragraph; and
- (3) The requirements of Section (4)(A)(1) and (2) of this Act are satisfied.

(B) A motor vehicle glass repair shop shall:

(1) Provide the insured a good faith estimate of the fees and costs that are anticipated to be charged to the insured by the motor vehicle glass repair shop for the repair or replacement of damaged motor vehicle glass;

(2) Prior to performing service, provide the insured an updated estimate; and

(3) Not charge more than the reasonable and customary fees and costs to an insured for a repair or replacement of damaged motor vehicle glass and any associated calibration or recalibration of the motor vehicle's advanced driver assistance system as recommended by the vehicle manufacturer specifications.

(C) A motor vehicle glass repair shop shall provide the insured upon completion of a repair or replacement of damaged motor vehicle glass:

(1) An itemized invoice and, upon payment, a receipt;

(2) Notice that states whether or not the advanced driver assistance system was successfully calibrated or recalibrated; and

(3) If the calibration or recalibration was not successful, the motor vehicle glass repair shop shall advise the insured not to rely on the advanced driver assistance systems until it has been successfully calibrated or recalibrated by the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.

Section 6. Prohibited Acts

(A) A motor vehicle glass repair shop, or any other person who is compensated for the solicitation of insurance claims, shall not offer a rebate, gift, gift card, cash, coupon, fee, prize, bonus, payment, incentive, inducement, or any other thing of value to any insured, insurance producer, or other person in exchange for directing or making a claim under a motor vehicle insurance policy for a repair or replacement of damaged motor vehicle glass.

(B) A motor vehicle glass repair shop shall not:

(1) Charge higher fees and costs to an insured for a repair or replacement of damaged motor vehicle glass than are reasonable and customarily charged in [State];

(2) Submit false, misleading, or incomplete documentation or information to an insured or an insured's insurer, including any agent of the insured or insurer, for a repair or replacement of damaged motor vehicle glass;

(3) With respect to an insured's claim, or potential claim, for a repair or replacement of damaged motor vehicle glass, do the following, which results, or would result, in a higher insurance payment or a change of insurance coverage status:

(a) Indicate that work was performed in a geographical area that was not the

geographical area where the work occurred; or

(b) Advise an insured to falsify the date of damage;

(4) Falsely sign a work order or other insurance-related form relating to an insured's claim, or potential claim, for a repair or replacement of damaged motor vehicle glass;

(5) Misrepresent to an insured or the insured's insurer, including any agent of the insured or insurer, the price of a proposed repair or replacement of damaged motor vehicle glass;

(6) State that an insured's insurer has approved a repair or replacement of damaged motor vehicle glass without:

(a) Verifying coverage directly with, or obtaining approval directly from, the insurer or the insurer's agent; and

(b) Obtaining confirmation of the coverage or approval by facsimile, email, or other written or recorded communication;

(7) State that a repair or replacement of damaged motor vehicle glass will be paid for entirely by an insurer and at no cost to the insured unless the coverage has been verified by the insurer or the insurer's agent;

(8) With respect to an insured's claim, or potential claim, for a repair or replacement of damaged motor vehicle glass:

(a) Damage, or encourage an insured to damage, the motor vehicle in order to increase the scope of the repair or replacement of damaged motor vehicle glass;

(b) Perform work that is clearly and substantially beyond the level of work necessary to restore the motor vehicle to a safe pre-damaged condition in accordance with accepted or approved reasonable and customary techniques for the repair or replacement of damaged motor vehicle glass;

(c) Misrepresent the motor vehicle glass repair shop's relationship to an insured or the insurer's agent; or

(d) Perform any other act that constitutes fraud or misrepresentation.

(C) Any notice or invoice required under this Act shall be issued in the same size font as the invoice, estimate or receipt.

Section 7. Right to Choose Motor Vehicle Glass Repair Shop

(A) An insured that makes a first party claim for a repair or replacement of damaged motor vehicle glass under a motor vehicle insurance policy shall not be required to use a particular

motor vehicle glass repair shop to receive claim payments or other benefits under the policy.

(B) This section shall not be construed to:

- (1) Prohibit an insurer, insurance producer, insurance adjuster, or any person acting on behalf of an insurer, insurance producer, or insurance adjuster from recommending a motor vehicle glass repair shop or providing an explanation to an insured of the coverage available, and any applicable liability limit, under any insurance policy.
- (2) Prohibit an insurer from maintaining a network of motor vehicle glass repair shops; or
- (3) Create a private cause of action.

Section 8. Presumption

It may be presumed that a motor vehicle glass repair shop is acting knowingly in violation of Section 6 if the motor vehicle glass repair shop engages in a regular and consistent pattern of the prohibited activity.

Section 9. Penalties

Drafting Note: Legislators may wish to consider provisions that establish rules that allow for [regulatory body] to be responsible for the administration and enforcement, including penalties, of all motor vehicle glass repair shops in [State].

Section 10. Application

This Act applies to insurance policies issued or renewed on or after the effective date.

Section 11. Effective Date

This Act is effective [xxxxxxx].