

## **Please Vote No on SHB 3053**

**SHB 3053 Restricts informed consumer choice and customer service in auto glass claims.**

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### **Insurer Glass Repair Programs Benefit Consumers**

- When consumers experience a chip, crack or break in their car's auto glass, they want it handled quickly, expertly, and conveniently - at the lowest possible cost. Insurers have established glass programs to do just that, utilizing a network of dependable, quality-oriented glass shops. Some provide additional benefits as well, from lifetime guarantees to "concierge" services that make repairs easier and faster for the consumer.
- Under the law passed by this Legislature and effective July 1, 2007, insurer glass programs, whether administered by insurance companies or by third party administrators, must fully inform claimants of the benefits and services available to them following a loss, including the right to have work done by the repair facility of their own choosing.
- Benefits to consumers of insurer glass programs as they operate under current law (with full disclosure regarding ownership interest required by RCW 48.30.340) include:
  - Quality repairs, guaranteed by the repair facility and/or the insurer;
  - Faster turn-around for repairs and for payment of supplemental claims, without requiring reauthorization or reinspection by the insurer prior to claim payment;
  - Effective cost-management, to keep repair costs fair and reasonable – and help keep premiums affordable;
  - More competition among repair/replacement facilities;
  - Better-informed consumers.

### **SHB 3053 Restricts Choice, Plays Favorites and Hurts Consumers**

- SHB 3053 restricts insurers from sharing information about benefits and services policyholders have contracted and paid for in their insurance policies.
- SHB 3053 unfairly targets one repair facility ownership structure, forcing some to be silent while others may market their services freely. This "special treatment" reduces competition in the marketplace, limiting choices and prices for consumers.
- SHB 3053 discourages insurer glass programs that utilize business relationships to improve efficiency and quality while reducing the risk of fraud and abuse. Fraud and abuse increase the cost of insurance for all policyholders.

**Preserve consumers' right to choose convenient, affordable, quality glass repair. Please Vote NO on SHB 3053.**