

Please Vote NO on HB 3053

Bill Summary: HB 3053 prohibits insurers from assisting their consumers in the selection of an auto glass repair facility.

Reasons to Vote No:

*** HB 3053 will hinder insurers in their efforts to assist consumers in processing their auto glass claims** – Consumers generally do not have experience selecting auto glass repair facilities and/or the expertise necessary to decide which shop is going to provide them with the best warranties, customer service, and quality repair work. Thus, consumers typically rely upon their insurance carrier to educate them and assist them in selecting a shop. HB 3053 will prevent insureds from being informed consumers!

*** HB 3053 will expose consumers to more “shoddy” auto glass repair work** – Insurance carriers are committed to providing their consumers with quality repair services. Consequently, carriers are regularly evaluating auto glass repair shops for quality control practices. Consumers benefit from being able to receive information from carriers about the professional reputation and experience of auto glass repair shops.

*** HB 3053 will interfere with the contractual and professional relationship between a consumer and his/her insurance carrier** – Pursuant to many insurance contracts, consumers are entitled to receive certain claims adjusting and repair services as part of the professional relationship, e.g. concierge services and road side adjusting/repair. HB 3053 would, for all practical purposes, prohibit carriers from honoring certain terms and conditions of their insurance contract.

*** HB 3053 will eventually drive up insurance rates for all consumers** – Insurance carriers undertake extensive quality and cost-control measures to make sure that insurance consumer rates are not needlessly impacted by “price gouging” of auto glass repair facilities. Consumers generally don’t care which vendor repairs or replaces their auto glass, but they do care about their insurance rates going up. HB 3053 will hamper carriers in their efforts to control needless cost-drivers, which ultimately impact insurance rates for the consumer.

*** Washington already has laws in place to protect a consumer’s freedom of choice** – Under current state law, insurance carriers cannot force an insured to have their auto glass repair work done at a specific shop. Thus, a consumer’s right to select the shop of his/her choice is clearly protected. HB 3053 does not add any new consumer protections.

Please Vote NO on HB 3053 and protect citizens of the state from auto glass repair shops that want their clients to be uninformed and uneducated consumers!