



July 9, 2010

National Conference of Insurance Legislators  
Senator Ruth Teichman, KS  
Chairwoman, Property-Casualty Insurance Committee

Dear Senator Teichman:

My name is Michael Russo and I am the Executive Director of the Independent Glass Association (IGA). Headquartered in Syracuse, NY, the IGA represents the interests of auto glass repair and replacement shops in the United States and has a few international members. The IGA actively supports its members in their ability to service their customers by practicing safe and proper auto glass repair and installation procedures. In addition, the association supports them in their ability to compete freely and fairly in the market place no matter who is ultimately paying for their services.

As many people are unaware, the windshield is a very important component of a motor vehicles safety system. In the event of a roll over, the windshield supports up to 50% of the roof strength to prevent roof crush and provides a backstop in the event that the passenger side air bag deploys. An improperly installed windshield may separate on impact negating its ability to protect the occupants of the vehicle. Unfortunately, this very important service has been reduced to a commodity rather than the professional service it provides. The continued downward pressure on price has placed undue pressure on shops to cut costs, perhaps to the point where shops are buying inferior glass and cutting corners in the process.

With this in mind, we urge the members of the National Conference of Insurance Legislators to act. Legislation protecting a consumer's right to choose a repair shop is imperative and a matter of public safety. In our view, legislators must understand that anti steering legislation is pro consumer and in the best interests of their constituents. Current practices in place in the auto glass repair and replacement industry focus on cost rather than consumer

safety. There are no barriers to entry in this industry and virtually any one can participate.

In most, if not all of these United States, legislation has been introduced to ensure that a consumer has a right to choose the glass service provider of choice. However, the legislation is either defeated or diluted to the point that it clearly favors the insurance industry, rather than the consumers who it is meant to protect.

In closing, we must commend your colleague, Michigan State Representative Barbara Byrum who has introduced legislation in the State of Michigan, that if enacted, will be a major first step in promoting real consumer choice. For the sake of your constituents, we urge you to begin the process to put consumers first when you convene this week at your conference in Boston.

Sincerely,

Michael P. Russo  
Executive Director  
Independent Glass Association