

## Independents' Days Preparations Underway and Ongoing

The Independent Glass Association's (IGA) 2009 Independents' Days Conference and Spring Auto Glass Show™ will provide the most customized venue for independents to obtain the information and education necessary to survive and prosper – especially in these tough economic times.

This year the event has moved to a new, lush but reasonably priced location: Florida's Sanibel Harbour Resort and Spa in Fort Myers, Fla. This new destination provides a world-class backdrop with all of the accommodations you've come to expect for a comfortable stay, allowing you to focus on the great education and networking opportunities.

IGA members can attend the conference and show at a discounted rate. Members who pre-register by April 27, 2009, will receive a reduced rate of \$199 (on-site is \$299). Non-members may pre-register for \$299 (on-site is \$399). Second registrations from the same company are only \$159 and the third or more paid registrations from the same company will be charged \$99 per attendee. Registration includes admission to all seminars, workshops, demonstrations and the Spring Auto Glass Show on both days. For a small additional fee, attendees and their guests can also participate in a golf outing, fishing trip and sunset dinner cruise.



"We have worked to keep a attendee cost down this year and we've succeeded," says Dave Zoldowski, president of IGA.

"Fort Myers is a central location into which Southwest Airlines and a number of other low-cost carriers fly. Our hotel rates are very low for a hotel and an amazing deal for a five star resort. And our registration fees have been rolled back, this is a crucial year for independents. You need to be here," he added.

### IGA Technical Training and Certification

IGA understands that with so much competition in the industry, technicians must maintain the highest credentials and certifications to prove they are

*continued on page 2*

Schedule at a Glance	
<b>Tuesday, May 12, 2009</b>	
Optional Golf Outing*	7:30 a.m. – 12 noon
Registration Open	1:00 p.m. - 5:00 p.m.
Educational Seminar Program	2:00 p.m. - 6:00 p.m.
Optional Cocktail Dinner Cruise*	6:00 p.m. - 9:00 p.m.
<b>Wednesday, May 13, 2009</b>	
Registration Open	7:30 a.m. - 8:00 p.m.
Educational Seminar Program	8:00 a.m. - 3:00 p.m.
IGA Spring Auto Glass Show™	3:00 p.m. - 8:00 p.m.
Cocktail Party on the Show Floor	6:00 p.m. - 8:00 p.m.
<b>Thursday, May 14, 2009</b>	
Registration Open	7:30 a.m. – 2:00 p.m.
Educational Seminar Program	8:00 a.m. - 12:00 p.m.
IGA Spring Auto Glass Show™	9:00 a.m. - 2:00 p.m.
Tour of LYNX Services**	1:15 p.m. – 4:00 p.m.
<b>Friday, May 15, 2009</b>	
Optional Fishing Charter*	8:00 a.m. – 12 noon
For more information call 540/720-7484 or visit us online at <a href="http://www.iga.org">www.iga.org</a> . Schedule is tentative and subject to change.	
* Advanced registration and additional fee apply. ** Included but must sign up in advance.	

the best. That's why the association is proud to provide more than five hours of technical training sessions focused on enhancing their knowledge. Topics will include tough installations, Federal Motor Vehicle Safety laws and the AGRSS Standard. On the final day of the conference, a certification exam will be administered to all those who are qualified to take it. Owners and technicians are invited to take the training and then sit for the IGA Certification examination. All fees – except the \$69 exam fee – are included in your event registration.

### Free AGRSS Registration Extended to Qualified Attendees

In 2007, the Independent Glass Association (IGA) became the only organization to pay the AGRSS registration fees of its members during its 2007 Independents' Days Conference and Spring Auto Glass Show™. Due to the popularity of the 2007 session and member benefit, IGA will extend the same promise for the third straight year to its members in 2009 during its Annual Conference and Spring Auto Glass Show to be held May 12-14 in Fort Myers, Fla.

IGA will pay the AGRSS registration fee for members who attend the information AGRSS session on

Wednesday, May 13, and who register for the first time with AGRSS by June 30, 2009.

"AGRSS registration is an important part of public safety and creation of the positive image of the industry," said Bryan Yarborough, IGA board member and IGA representative to the AGRSS Council. "We want to help our members learn about the process, how to handle the forms, how to become registered and how to decrease their liability. IGA's payment of the registration fee shows our commitment to safe and proper auto glass installation is real."

### LYNX Call Center Tour Planned

The conference will also include a tour of the main call center of LYNX Services in Fort Myers. The tour, one of several outings being planned, is scheduled for the afternoon of Thursday, May 14. Attendees will be bused from the trade show to the LYNX facility.

"Since this year's conference and trade show is so close to an industry claims administrator's location, IGA felt that a tour of this type would help independents see the inner workings of such a facility," commented Dave Zoldowski, IGA president.

"From time to time we have welcomed auto glass industry participants to tour our operations center in Fort Myers, especially in conjunction with industry meetings held in the Fort Myers/Sanibel area," said Chris Umble, vice president of strategic initiative for LYNX. "We are pleased to extend such an invitation to the IGA leadership and members who will attend the IGA meeting at the Sanibel Harbour Resort in May."

"LYNX Services consistently looks for ways to better communicate and better serve the auto glass value chain, and we know from experience that hosting a tour such as we will on May 14 is a sure way to promote communications, understanding and value for all parties," continued Umble. "We look forward to this opportunity"

Those wishing to attend the Independent Glass Association's (IGA) 2009 Independents' Days Conference and Spring Auto Glass Show™ may register to do so at [www.iga.org/independentsdays.php](http://www.iga.org/independentsdays.php) or complete the registration form at the end of this newsletter. The LYNX tour is included in the pre-registration attendee fee. Those who wish to participate in the tour must pre-register. No on-site registrants will be able to participate in the tour. Transportation to LYNX and then from LYNX to the airport and/or back to the resort is included.



## NY Good Faith “Clarification”

**O**n December 31, 2008, the New York Office of General Counsel (OGC), representing the position of the New York State Insurance Department, issued an official opinion regarding the nature of good faith negotiations between an insurance company and a repair shop.

OGC said in its opinion that an insurer is not required to negotiate a higher amount for labor or any other negotiable issue, for the offer to be considered a good faith negotiation, so long as that initial offer is made in good faith.

In New York current law allows the insurer to reach a non-binding agreement with the intended repair facility. New York law also requires that in the event no agreement is reached with the non-designated repair shop, the insurance company is to negotiate “in good faith” with the insured and, if no settlement is reached, may then send out a “notice of rights letter.”

This opinion was issued to clarify the a 2008 OGC opinion that stated in part, “A good faith negotiation, like a good faith settlement offer, should be inclusive of all elements of the cost of the repair, including labor rates.”

In all cases the insured’s offer is subject to court review and the insured is always responsible for any repair balance and the burden of establishing the reasonable cost of the repairs.

### OGC opinion:

**Q:** Must an insurer directly negotiate with an insured prior to issuing a notice of rights letter when, subsequent to the insurer’s negotiation with a motor vehicle repair facility, the insurer was unable to reach a settlement with the facility?

**C:** Yes. An insurer must negotiate directly with an insured prior to issuing a notice of rights letter when the insurer has negotiated with a repair facility that has not been designated by the insured, and was unable to reach a settlement with that facility.

**Q:** Must an insurer issue a notice of rights letter to an insured when choice of repair facility was not a part of the insurer’s negotiation with the motor vehicle repair facility?

**C:** Yes. Pursuant to Section 216.7(b)(14)(i) of the New York Comp Codes R. & Regs.

(“NYCRR”) Tit. 11, Part 216 (Regulation 64), an insurer must issue a notice of rights letter to an insured if “after negotiations an agreed price cannot be reached.” Thus, the insurer’s letter must be issued when choice of repair facility was not explicitly a subject of negotiation with the motor vehicle repair facility.

**Q:** Is an insurer required to alter its initial negotiating position on labor rates, or any other negotiable issue, before issuing a notice of rights letter?

**C:** No. An insurer in a negotiation is not required to shift from its initial negotiating position on labor rates, or any other negotiable issue, so long as its initial position is taken in good faith.

### “Notice of rights letter” as included in NY regulations.

*Dear Insured:*

We have been unable, after negotiating in good faith, to reach an agreed price with you, your Designated Representative and/or your repairer\_\_\_\_\_, the repairer of your choice. Pursuant (name of repair shop) to Regulation 64 of the New York Insurance Department, we are supplying you with the following information and optional waiver.

Our offer of \$\_\_\_\_\_ plus your deductible of \$\_\_\_\_\_ and \$\_\_\_\_\_ of betterment or previous damage deduction is sufficient to repair your vehicle to its pre-accident condition at a repair shop located reasonably convenient to you. We are able to provide you with the identity of the repair shop that will repair your vehicle at our estimate, but under the Insurance Law we may not recommend a repairer unless you expressly request such information. Unless you have already asked us to recommend a repair shop, you must sign the attached Section 2610 of the Insurance Law Disclosure Statement in order to enable us to make such recommendation.

If your vehicle is repaired at a repair shop recommended by us, the repair shop must issue a written guarantee that any work performed in repairing your vehicle meets generally accepted standards for safe and proper repairs. If our recommended repairer does not honor its written guarantee, we will restore your vehicle to its pre-accident condition within a reasonable time at no additional cost to you.

Your policy covers you for reasonable expenses you incur in order to protect your motor vehicle from further damage after a loss. Contact us immediately for information as to what extent such expenses are covered.

*The below letter has been published with permission of the writer. (Michael Russo is a member of the IGA board of directors.)*

January 26, 2009  
New York State Insurance Department  
Mr. Eric Dinallo, Superintendent of Insurance  
25 Beaver St.  
New York, NY 10004

**Dear Superintendent Dinallo:**

I have read the news release of January 21, 2009 from your office as it pertains to the investigation of insurers and the auto body repair industry. Let me begin by saying the points raised and the conclusions reached are very troubling to me.

I am the controller of Thru-Way Autoglass Distributors, Inc., located in Syracuse, New York, and we have been in business since 1957. We pride ourselves in serving the motoring public in need of auto glass repair and replacement services with uncompromised quality and service.

While the scope of your investigation was limited to the auto body industry, many of the issues addressed parallel those that we are confronting within the auto glass repair and replacement industry. Therefore, I would like to address some of the points raised by your investigation and integrate them with the auto glass repair and replacement industry.

Consumers do have the right to choose where they would like to have their cars repaired and therefore, insurance companies should not have the

right to discuss any matters with them that may cause them to reconsider that choice. Consumers are intimidated by their insurance companies with concerns from increased premiums to cancellation of policies. While the auto glass industry is excluded from Section 2610 of the insurance law, we lose customers every day to tactics utilized by third party administrators that discourage our customers from having their vehicle serviced in our shop. A few years back, we had a policyholder remove his vehicle from our parking lot after talking to a third party administrator while reporting a claim.

Within the auto glass industry, consumers do have the right to choose. However, because auto glass is excluded from Section 2610 of the insurance law, insurance company representatives can recommend alternative service providers. Since auto glass is excluded, the right to choose is inhibited during the claim reporting process when the customer service representatives of third party administrators (TPA) advise the claimant that they may incur out of pocket costs or in many cases, some other untruth. You may be aware that the largest third party administrator (owned by a foreign corporation) owns the largest chain of auto glass repair and replacement shops in the United States. Our customer must call our competitor to report a glass claim. Therefore, that TPA has a financial incentive to influence the policyholder to use one of their own shops.

Once the policyholder learns of the "sway" points raised by the TPA, they reconsider taking their vehicle to the original shop of their choice, and many times do. Therefore, allowing the insurer to discuss any matters that may cause a policyholder to second guess the shop of their choice should be disallowed. The insured should be allowed to report the claim, select the shop, and proceed to have their vehicle restored without any feedback by the insurance company. Only then will the insured have the true right to choose, consistent with New York State Law.

Superintendent Dinallo, consumers are being harmed and possibly defrauded. The insurance company is not the customer and should not be privy to commerce transacted between the buyer (policyholder) and seller (shop). The extent of the insurance company's involvement should be limited to paying the bill. Perhaps full disclosure regarding pricing caps should occur at the time the policy is purchased, so the insured does not learn about it at the time they file a claim, especially from our competition.

For your review, I am enclosing a copy of "Don't

Get Steered,” a publication produced by the Independent Glass Association. This publication was produced by the IGA at the urging of Mr. Ralph Nader who labeled the current state of affairs within the auto glass repair and replacement industry as “bizarre.”

Mr. Dinallo, we appreciate the efforts taken by the New York State Department of Insurance in the name of protecting consumers. Whether the consumer is enlisting the services for auto glass or collision, they want to be confident that the repair

is safe. Thank you for your time and consideration. I would welcome the opportunity to meet with you or a representative of your office to discuss matters within the auto glass repair and replacement industry.

Sincerely,  
Michael P. Russo  
Controller

cc: Honorable Joan Christensen,  
NYS Assemblymember  
Honorable John DeFrancisco, NYS Senator

## IGA Member Gets Progressive Insurance to Do the Job Right

**O**ne IGA member recently endured a difficult situation involving the replacement of a motor home’s front windshield via Progressive Insurance reported a recent fight with Progressive Insurance Co. for proper compensation to replace the front windshield of a motor home.

“I received a call from Progressive dispatch for the replacement of a Newmar Essex motor home



windshield at a price of \$500,” reported Steve McClure of IGA member company Glass Unlimited in DuBois, Pa. “When I indicated to the Progressive CSR that our pricing was more than twice their offered price I was actually laughed at.”

McClure refused the job at the insurance company’s rate and never thought anything of it again until three weeks later when Progressive called back.

“Weeks later they called us back and asked if we would do the installation at our [previously quoted] price,” said McClure. “They could not find anyone in the area who would do the job except us.”

The installation team consisted of McClure and technicians Clint Troutman and Charles Doverspike. It took almost two hours to complete.

“We used five tubes of Express, four men and rented scaffolding to do the job,” said McClure. “The windshield was so heavy that it took three men to lift it up on the stand and set it correctly.”

Do you have a great installation story? Call Patrick Smith at 540/720-7484 and tell us about it.

## IGA member fights short pays one at a time; every time

**I**GA member Guiel Auto Glass in East Harland Connecticut has become an expert in corresponding with insurance companies concerning reasonable and customary pricing. Donna Guiel has been replying to 'notice of pricing agreement' letters for years.

"I believe I charge a fair amount for the jobs we do," stated Guiel. "It is insulting to be told what I can charge for our work."

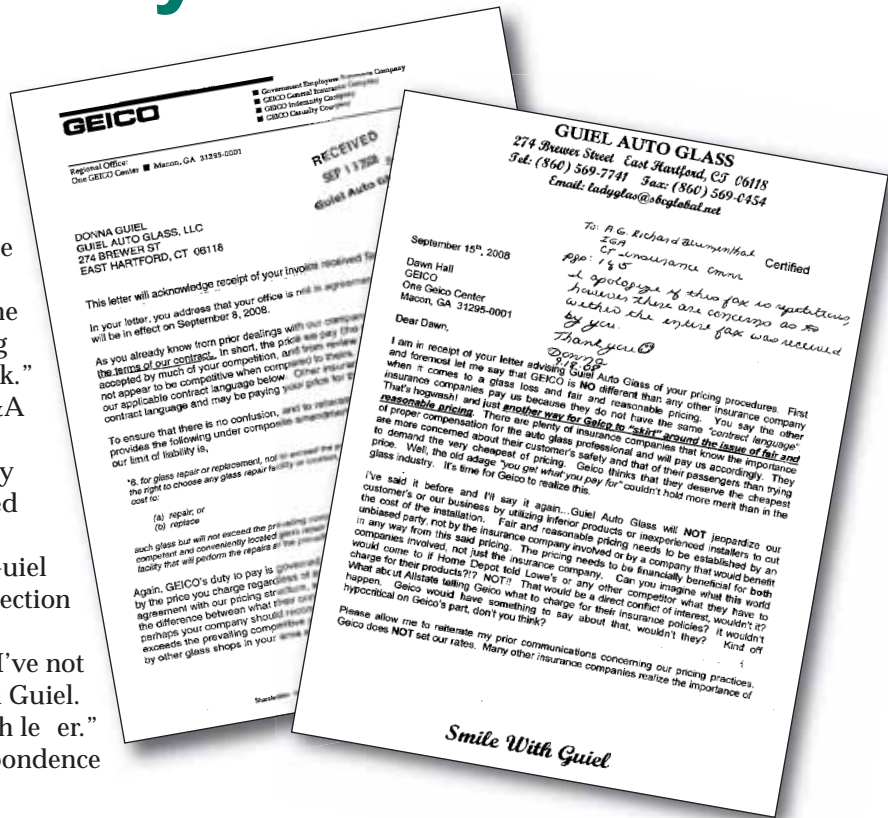
Guiel, who does not participate in O&A agreements fights for every penny.

"If you're going to accept the short pay then why charge your initial rate?" asked Guiel.

After years of fighting for full price, Guiel has created quite a large database of objection letters.

"I know what their contracts say, but I've not signed an agreement with them," stated Guiel. "I don't mind taking time to answer each letter."

Guiel constantly forwards her correspondence to IGA for recordkeeping.



### Property/Casualty Insurance Industry Profits Drop 92 Percent

The Insurance Services Office (ISO) and the Property Casualty Insurers Association of America (PCI) released a joint statement that indicated the net income for the U.S. property/casualty insurance industry after taxes was \$4.1 billion for the first nine months of 2008, compared to \$50 billion during the first nine months in 2007. Bad investments and catastrophic losses are blamed for the 92 percent drop.

"Insurers' results through the first nine months 2008 fell victim to a perfect storm as the downturn in the economy, the crisis roiling the financial system, softening insurance markets and weather-related catastrophe losses combined to take a toll on underwriting and investment results," says Michael R. Murray, assistant vice president for financial analysis for the Insurance Services Office (ISO), in the joint statement.

The data used in the joint statement was derived from consolidated estimates for all private property/casualty insurers based on accounting for at least 96 percent of all business written by private insurers in the United States.

ISO reports \$24.9 billion in direct insured losses to property due to catastrophes during the first nine months, more than five times the \$4.8 billion in insured losses during the same time last year and twice the 20-year average for catastrophe losses over nine months.



## Whose Side Are You On?

By Rick Rosar, Rapid Glass

**G**lass shops are their own worst enemies; it has become a cliché. When NAGS “rebalanced” many shops feared the worst, and with good reason. Many instantly began receiving faxes from insurers requesting pricing that was close to revenue neutral. Then, not surprisingly, other insurers started asking for prices that were even lower—prices that weren’t even close to being revenue-neutral. Then, in just a short time, the insurers who initially had asked for reasonable prices jumped on the bandwagon and began asking for deep discounts.

In Minnesota, for example, insurers sent faxes to IGA shops asking for “NAGS +144%” plus flat and hourly labor. That pricing brought auto glass reimbursements close to what an earlier Minnesota Department of Commerce survey had determined was fair and reasonable for independent shops, a median price of “Old NAGS -14%.” These job faxes came mostly from competitor-administrator (CA) vendors (third-party-administrators who are competitors). Their faxes stated that they considered the listed rates fair and reasonable.

Let’s look at just an example recorded by an IGA member’s shop dealing with American Family Insurance (AFI):

- February 28, 2005 – Initially following the NAGS rebalance, AFI requested “NAGS +137%” with \$40 flat labor and \$34 per NAGS labor hour.
- May 19, 2005 - AFI revised its request to “NAGS +66%”.
- February 2, 2006 - AFI again revises its request to “NAGS +21%”.
- May 8, 2007 - AFI lowers pricing even more to “NAGS +17%” and also lowers the labor rates to \$35 flat and \$34 per NAGS hour.
- May 23, 2008 - AFI issues an additional revision, implements pricing of “NAGS -4%” and \$47 per NAGS hour, eliminating the flat labor fee all together.

When this rebalancing balancing act is being presented to glass shops, many shoot themselves in the foot by accepting these foolish rates even though they realize they’re not fair or reasonable. So why do some accept these rates? Many have told IGA they feel they may lose jobs to steering if they don’t agree to issued pricing. Some shops accept jobs with the belief they will only lose a little money on one job, but will make it up in volume – and we know that never works.

Here lies the danger of accepting pricing that has no profit margin in it. If your invoice shows the price insurers are demanding rather than the price you reasonably need to stay in business, insurers can and will turn around and use those invoices to support their contention that the prices they are paying are fair and reasonable. Now your acceptance of unfair pricing has hurt both you and the industry.

Today more and more shops are standing up and defending their reasonable and sensible prices by aggressively collecting their short pays. It was recently reported that Mark Smolik, general counsel for Safelite Solutions Corp., addressed this issue with the South Carolina legislature. He said, “There are many, many glass companies that will sue the insurance company for what are called short payments in the industry.”

Are you one of the “many, many glass shops?” Shop owners are fed up with being reimbursed less than it costs to do the work. They’re tired of cutting good installers’ pay and benefits. They’re tired of not being able to replace worn-out vans and tired of operating in the red.

With some of the stories we hear at IGA it makes us wonder if shops really know how to calculate their average cost per job. To hear some



*continued on page 8*

insurers tell it, our cost is simply the price of the glass, some urethane and a little labor. As absurd as that sounds, some shop owners may think that if they are reimbursed more than their costs of goods plus labor they must be making money, right? Perhaps, but unless you're in the enviable position of having absolutely no other overhead, your average "cost" per job is most likely closer to, or slightly above, the actual reimbursed amount from many insurance companies. Remember to include your own insurance costs, brick and mortar, vehicle expense, gasoline, office personnel, computer software, NAGS licensing, training and a whole host of other expenses that must be factored in or you're going to find yourself in a big hole. By the way, don't forget the increased costs that some of the CAs have added for payment processing, job verification process (time on the phone), and the increased cost of customer acquisition, due to limiting independent glass shops market access (more on this to come.)

Fortunately, many IGA member shops refuse to cut corners and perform substandard or unsafe work. But in today's economic climate, some are being tempted to do just that. If you don't know how to calculate your costs accurately don't be embarrassed. Talk to your accountant, a business friend or other glass shops. Study articles in *AGRR* magazine (for example, "What's My (Bottom) Line?," which appeared in the November/December 2005 issue), or other industry publications. Come to the IGA Conference in May, where we will offer a detailed workshop on this. But, by all means, find out and then base your charges on what it really costs to operate and turn a profit.

Then when the insurance companies short-pay,

you have the data and option of trying to collect your short pays. Remember, insurance companies cannot prove what is fair and reasonable pricing based simply on what they pay. That is inaccurate and often will not stand up in court. The accurate way to determine what is fair and reasonable in the market is to look at what shops are actually charging. So when you charge what they demand rather than what you need to earn a sensible profit, you are hurting yourself, the customer and the industry. Keep in mind that the nation's largest auto glass retailers have needed to use bankruptcy protection to stay in business. Were they billing "fair and reasonable" prices?

Be sure you understand "New NAGS" vs. "Old NAGS." Study the chart on the inside cover of your winter 2005 NAGS calculator. For example, if you are charging \$40 per hour and adding 34 percent to the benchmark, that is the equivalent of the old "NAGS -50%" and \$50 flat labor. If you're charging \$40 per hour and charging the benchmark price, you're getting the equivalent of "Old NAGS -60%" and \$50 flat labor. If you're discounting off of the benchmark, you can find yourself doing work for 70 to 80 percent off of Old NAGS, or worse.

Don't short-change yourself; bill what you believe you need to stay in business and to make a modest profit. Otherwise, what's the point of being in business? Many insurers still pay a fair and reasonable price. Some other insurers know what a fair and reasonable is, they just don't want to pay it.

Calculate your real costs. Bill a price that will allow you to run a good operation and make a profit. Find out how to go to small claims court in your state or have someone mediate your short payments. (Several shops have been using arbitration successfully, so find out if that is an option where you live.) Be aware of the risks of accepting a price just because it's easier. Bottom line here is that you have to determine for yourself whether the reimbursement being offered by the insurer is acceptable for your business. If it is, that's one thing. If it's not, don't accept it simply because the insurance company has offered it.

Remember: Don't be your own worst enemy.

*Rick Rosar is president of A Rapid Glass Co. in Minneapolis and the treasurer of the Independent Glass Association. All thoughts expressed here belong to Mr. Rosar and do not necessarily reflect those of the IGA board or membership.*

## Classifieds

Like new Glasweld Scratch Removal System  
 Like new Fletcher 3000 glass & Plexiglas cutter  
 with stand up back board  
 Contact number: 618/262-8800  
 Ask for Cheryl

Free IGA Certification  
 AGRSS Registration  
 May 12-14, Ft. Myers, Fla.  
 Visit [www.iga.org](http://www.iga.org) for details



# The Obama Factor: How Language Invents the Future



By Dan Molloy

President Barack Obama has captivated the minds and souls of a nation, using the power of his words to invent a brighter future. Our great country has been transformed and a new future has been created by a man who shapes language as a sculptor shapes clay.

The present is fleeting and the past is gone, so it's vitally important for us to know how to create future events in new and powerful ways, as the future is all we really have. Further, it is only with language that we are able to invent a bright, new future that captures the hearts and minds of employees, business partners and customers. The question then becomes, how?

The simple answer is this: there are only three ways to invent the future. You can simply declare what the future will be; you can make requests of others that they take certain action at a specific future date; and you

can promise to take action at a set time in the future yourself. Indeed, the answer is simple, but developing the skill and competence to do what President Obama has done – actually moving and challenging others – can be learned.

Molloy Business Development Group has developed a training program and a process for business, the patent-pending “Language of Commitment™” program that is designed to teach companies and individuals how to speak with intentionality and in the process invent new relationships and new futures with prospects, customers and amongst employees. All we have at our disposal to invent the future is language and action, and developing competence with the Language Of Commitment™ allows people to speak powerfully and with intention. Great leaders like President Obama, Martin Luther King, John F. Kennedy and Thomas Jefferson have been able to in-

vent new futures for all of us by effectively using The Language of Commitment. Such power is now available to all of us. In our program students learn what the six core moves in the Language Of Commitment are and how to use them. Our program has been studied by companies throughout the country, and is a proven method of increasing sales and customer retention, even in the most depressed areas of the nation.

Give us a call today or come to one of the regional events we are scheduled to appear at including:

## 2009 IGA Independents' Days Conference and Spring Auto Glass Show™

May 12 – 14, 2009  
Sanibel Harbour Resort and Spa  
Fort Myers, Fla.

*Dan Molloy is president and founder of Molloy Business Development Group a telephone sales advisor to the IGA. All thoughts expressed here belong to Molloy LLC and do not necessarily reflect those of the IGA. To contact Molloy about their topics, visit Molloy's website at [www.molloyllc.com](http://www.molloyllc.com) or give them a call at 888/310-5000.*

## New & Returning Members

Associated Glass, Inc.	Lynwood	WA
Auto Glass Mendors	Campbell	CA
Clearview Windshields, Inc.	Inwood	IA
Coffman Auto		
Glass and Trim	Wyoming	MI
Cooks Glass Co.	Klamath Falls	OR
Whalley Glass Co.	Derby	CT
Duty's Auto Glass	Jonesboro	IL
Glass Doctor - Tampa	Tampa	FL
GTS	Portland	OR
Johnson's Auto Glass	Plattsburgh	NY
Johnson's Auto		
Glass Upholstery	Yakima	WA
Metro Glass	Omaha	NE
Novus Auto Glass		
Repair and Replacement	Chehalis	WA
Rick's Auto Glass, Inc.	Kaukauna	WI
Siemers Glass Co., Inc.	Evansville	IN
Suburban Trim and Glass	Arlington Heights	IL

# Seeing the Light in Tough Economic Times



## When You Attend IGA's Independents' Days Conference and Spring Auto Glass Show™

**May 12-14, 2009**

Host Hotel: Sanibel Harbour Resort & Spa, Fort Myers, Florida  
[www.iga.org](http://www.iga.org)



Sponsored by the Independent Glass Association.  
For more information call 540/720-7484 or visit [www.iga.org](http://www.iga.org)



# Independents' Days Conference and Spring Auto Glass Show™

## Your Company's Future Is Too Important to Miss This Show

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### About IGA

The Independent Glass Association (IGA) is a non-profit national trade association representing approximately 1,600 member locations. Members include industry suppliers and independently owned glass businesses having fewer than 125 locations.

The mission of IGA is:

- To secure free and fair access to glass services for its members by defending and promoting consumers' rights to choose their glass service providers;
- To advance ethical business practices and encourage pure competition;
- To promote safe and proper glass services to consumers in accordance with all applicable standards and laws;
- To be a source for education, resources and information to the glass industry;
- To serve as an advocate for independent glass service providers before customers, insurers, regulatory and legislative entities and other groups.

"Lighting the way to a better future."



### Schedule at a Glance

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## Seminar Schedule

### Tuesday, May 12, 2009

**2:00 p.m. – 2:30 p.m.**

#### Welcome & Opening

IGA will welcome all returning attendees, new members and guests. An overview of the conference will be provided as well as the introduction of the keynote speaker.

*Speaker: Dave Zoldowski – president, Independent Glass Association*

**2:30 p.m. – 3:45 p.m.**

#### Coccaro vs Goliath

IGA is proud to have Greg Coccaro, owner of North State Custom in Bedford Hills, New York, come share the experiences and knowledge he attained through his legal battle with Progressive Insurance.

*Speaker: Greg Coccaro – North State Custom*

**4:00 p.m. – 5:00 p.m.**

#### Tortuous interference is the name of the game

Attorney Erica Eversman is back and ready to explain to independents why steering is a deceptive business practice. Erica has worked on behalf of causes for independent auto repair companies for many years. Come hear what her experiences over the past year have taught us about how to counter steering by educating judges, lawmakers and consumers.

*Speaker: Erica Eversman - Vehicle Information Services*

**3:30 p.m. – 5:00 p.m.**

#### IGA Technical Training: Glass and Adhesives

The opening training session for those wishing to take the IGA certification exam Wednesday afternoon, this seminar will give you a solid foundation of the fundamentals of glass and adhesives.

*Speaker: IGA certification committee members*

**Break-Out Session**

**9:00 a.m. – 9:45 a.m.**

#### Future of Laminated Glass

What's in store for future laminated glass models? Take these improvements and put them to work for you. Being well educated in the variety of options at your disposal is one key way to differentiate you from your competitors.

*Speaker: Mark Gold – Solutia Inc*

**10:00 a.m. – 11:30 a.m.**

#### IGA Technical Training: Standards of Glass

You know how to properly install auto glass, but do you know the laws and accepted practices that govern our industry? Join our instructors as they cover FMVSS and AGRSS training components. A must see for new technicians and a good refresher for experienced pros.

*Speaker: Bob Beranek - Automotive Glass Experts*

**10:00 a.m. – 10:45 a.m.**

#### IGA Legal Update

You've seen the headlines and know that a unified voice has made a difference. Come learn what IGA has in store for the future and review what has happened over the past twelve months. Also see what positive outcomes your support and resources have produced.

*Speaker: IGA legal counsel Chuck Lloyd – Livgard & Lloyd*

**11:00 a.m. – 12:15 p.m.**

#### Why Auto Glass Companies Get Bad Names: Auto Glass Fraud Investigation

You combat the stereotype every day. Come hear from a legal expert that spends his time prosecuting automotive repair companies for insurance fraud. Learn how not to suffer from the bad publicity of the trunk-slammer. This session is geared toward helping to dispel the negative light shed on our companies as well as an in-depth look into the fraud investigation and the effects it has on company credibility as a whole.

*Speaker: Dennis Kass – Manning & Marder, Kass, Ellrod, Ramirez LLP*

**1:15 p.m. – 2:00 p.m.**

#### AGRSS Today – Audits and Validation

By now you know what AGRSS is, you're aware of the Standard and you know its importance. But did you know that registered companies now will be entering a new era of validation to lend a new level of credibility for the AGRSS logo? Learn what AGRSS has in place to ensure companies are truly following the standard and the validation process that accompanies the measures.

*Speaker: Cindy Ketcherside – chairperson, Automotive Glass Replacement Safety Standards (AGRSS™) Council Inc*

**Break-Out Session**

### Wednesday, May 13, 2009

**8:00 a.m. – 8:45 a.m.**

#### State of Independent Glass Association

See where the IGA has been and the plans it has in store for its future and how it will work to better your business. Meet the board of directors and see what IGA can do for you.

*Speaker(s): IGA board of directors*





## Independents' Days Conference and Spring Auto Glass Show™

### No Sand Traps at the Spring Auto Glass Show™

IGA's Spring Auto Glass Show is an expansive exposition full of the products and information you want and nothing you don't. It gives you the opportunity to personally connect with new and current suppliers. The high quality and focus of this show have attracted the industry's best for years. Your chance to see these high-quality vendors will take place **Wednesday, May 13, from 3:00 p.m. - 8:00 p.m. and Thursday, May 14, from 9:00 a.m. - 2:00 p.m.**

### Education and Relaxation

IGA listens to the needs and concerns of its members. This year's event features a schedule of seminars filled with information about the industry's latest products and concerns. But it also includes events that allow for you to unplug and relax with family, coworkers and peers. This year the IGA has scheduled offsite events including a sunset dinner cruise on the Sanibel Princess; a golf outing at the exclusive Dunes Golf and Tennis Club; and an auto glass fishing trip where participants will fish the backwaters of Sanibel Island for mackerel and shark.

### Technical Training

IGA understands that with so much competition in the industry, technicians must maintain the highest credentials and certifications to prove they are the best. Each day of the conference, IGA will bring attendees technical training sessions focused on enhancing their knowledge and skill sets. Topics include troubleshooting, FMVSS and AGRSS. On the second day of the conference, a certification exam will be administered. Owners and technicians are invited to take the training and then sit for the IGA Certification examination. **All fees regarding this training – except the \$59 exam fee – are already included in your event registration.**

### 1:30 p.m. – 3:30 p.m. IGA Technical Training: Installations and Troubleshooting

This seminar will include a live demonstration of the proper way to install a windshield according to the AGRSS standard. It will also cover key troubleshooting techniques to prevent unnecessary call backs. This is two hours you don't want to miss.

*Speaker(s): IGA certification committee members*

**Break-Out  
Session**

### 2:00 p.m. – 3:15 p.m. Selling Quality Over Price

Independents gain nothing if they invest in training and advertising but cannot close the sale when the customer calls or walks in the door. IGA's experts will make sure you maximize your efforts and close your sales. This session is NOT to be missed!

*Speaker: Dan Molloy – Molloy LLC*

### 3:30 p.m. – 4:30 p.m. IGA Auto Glass Technician Certification Exam

Qualified technicians will be able to sit for the AGRSS registered IGA Auto Glass Technician Certification exam. (A \$59 examination fee is required to take this exam.)

## Thursday, May 14, 2009

### 8:00 a.m. – 9:30 a.m. IGA Town Hall Discussion

To begin the last day of the conference join the IGA board to discuss issues from the previous day's sessions, comment on future actions or services you would like to see from IGA, or just get something off your chest.

### 9:30 a.m. – 10:30 a.m. True Business Costs

What is your cost-per-job? Are you making a real profit? Overhead, payroll, inventory—these are all costs as a business owner or manager you keep in the back of your mind with the day-to-day management of your business. However, there are additional business costs you might be overlooking that truly can make a lasting impact on your bottom line. Come hear what these costs are and how they can affect you.

*Speaker: Ron Overbeck – Auto One & Accessories*

### 10:45 a.m. – 11:30 a.m. Short Pay and TPA and Fuel Surcharge, O MY!

IGA has recruited two retailers to give us their keys for victory and stories from the frontlines. Come talk shop with shop owners and vent a little.

*Speaker(s): Corey Hemperly - Windshield Doctor, Inc.; Neil Duffy - Auto Glass Menders*



## Rediscover Paradise

Experience excitement and serenity at our brand-new host hotel. Rich in history and beauty, the Sanibel Harbour Resort and Spa is a paradise near the Gulf of Mexico with something for everyone. Accommodations and service have won AAA's Four-Diamond award every year since 1992. Sanibel offers a range of activities including golf, tennis, water sports, premier shopping – you may just want to plan an extended stay.

The Sanibel Resort will be offering an incredibly deeply discounted room rate of \$124, plus tax, for single/double rooms until April 18, 2009. A \$15 resort fee includes unlimited access to the amenities of the resort, fitness room, Internet access in the guest rooms and much more. To make your room reservations, call the Sanibel Harbour Resort and Spa at 800/767-7777 and be sure to mention you are with IGA to receive your discounted room rate.



## LYNX Services Opens Its Doors to IGA

LYNX Services will be hosting a tour of their main call center to IGA Independents' Days attendees. Thursday, May 14, from 1:15 p.m. – 4:00 p.m., guests will have the opportunity to see the inner workings of this industry claims administrator. Pre-registered attendees will be bused from the trade show to the LYNX facility. (The tour's bus will make a stop at the local airport after the tour and then return to the resort.) The cost of the tour is included in the pre-registration fee, but no on-site registrants will be able to participate in the tour. So sign up early!

## We Won't "Steer" Anyone Away

Attendance to IGA Independents' Days Conference and Spring Auto Glass Show™ is open to all in the auto glass industry who are members or eligible for membership and associated to the industry. Those not in the glass industry should contact IGA about admission.

## Cancellations & Refunds

All requests for cancellations and/or refunds must be received in writing by April 27, 2009. A \$50 processing fee will be deducted from the refund and all refunds will be processed after the conference. No refunds will be paid for cancellations after April 27, 2009, or for "no-shows."

## Questions or Comments:

Please contact IGA at 385 Garrisonville Rd., Suite 116, Stafford, VA 22554 or call us at 540/720-7484, fax 540/720-3470. Make checks payable to IGA. All registration fees must be payable in U.S. funds to IGA.

## Price is Always an Object, So Register Early for the Best Deal!

As an IGA member, you have the privilege of attending the Independents' Days Conference and Spring Auto Glass Show at a discounted rate. Members who pre-register by April 27, 2009 will receive a reduced rate of **\$199 (on-site is \$299)**. Non-members may pre-register for **\$299 (on-site is \$399)**. Second company attendees may register for **\$159** and the third, and beyond, attendee may register for only **\$99**. Registration includes admission to all seminars, workshops, demonstrations and the Spring Auto Glass Show on both days. For a small additional fee, attendees and their guests also can attend special events highlighting the beauty of Sanibel Island.

**Not an IGA member?** It's never too late to join and receive all of the benefits and lowest prices. Registration to become an IGA member can be found in the back of this brochure or online at [www.iga.org](http://www.iga.org). For attendee information, contact the show registrar, Katie Hodge, at 540/720-7484, or visit online at [www.iga.org](http://www.iga.org). To exhibit, contact Tina Czar at 540/720-7484, ext. 115.





## Independents' Days Conference and Spring Auto Glass Show™

### Previous Exhibitors

A.N. Designs Inc.  
Ace Security  
ADCO Products Inc.  
AEGIS Tools International  
Affinity Channel Financial Services  
**AGRR** magazine  
AGRSS  
August Ashe Inc.  
Auto Glass Journal  
Auto Glass Magazine  
Autostock Distribution/LoCan  
Bartelstone Glass  
BB&T Insurance Services  
Beyond Parts & Equipment  
BTB Auto Glass Tools  
Burco Inc.  
C.R. Laurence Co. Inc.  
Carlite by Visteon  
CCRE  
Chicago Auto Glass Group  
Clear Visions  
Coach Glass  
CPFilms Inc.  
CPI Divisions/Clean Plus Inc.  
Creative Extruded Products Inc.  
Crystal Clear Window Works  
Curved Glass Distributors  
Data Tranz  
Delta Kits Inc.  
Discount Auto Glass  
Dow Automotive  
Duncan Systems  
Edgeguard International  
eDirect Glass  
EFTEC Aftermarket  
Equalizer  
Extractor  
Fein Power Tools Inc.  
Film Technologies International Inc.  
FixMyWindshield.com  
FlexLine Moldings  
glassBYTEs.com™  
Glass Doctor  
Glass Links  
Glass Mechanix  
Glass Medic

Glass Pac  
Glass Technology  
Glas-Weld Systems Inc.  
Glaxis  
Gold Glass Group  
GTS Services  
Hopper Products  
Hunter Labs  
IBS Software  
Independent Glass Association  
International Window  
Film Association  
Irisfilms  
JE Berkowitz  
Johnson Window Films  
Kawneer  
LilBuddy  
Lindquist & Venum P.L.L.P.  
Liquid Resins/A.C.T  
Livgard & Lloyd P.L.L.OP  
Lo-Can Glass International  
Lynx Services  
Madico  
Mainstreet Computers Inc.  
Marcy Enterprises, Inc.  
MBJ Associates  
Mitsubishi Fusco  
Mitchell International  
Mitsubishi Fusco  
Molloy, LLC  
Mygrant Glass Co. Inc.  
NAGS  
National Glass Association  
Night Watchman  
North American Specialty Glass  
Northstar Automotive Glass  
Novus Auto Glass (TCGI)  
Oberhand Marketing and Media  
Palmer Mirro-Mastics  
ParKin Accessories  
Pilkington  
PPG Industries Inc.  
PPG Prostars  
Precision Replacement Parts  
Pro-set  
Protect-Gard  
Quattrolifts  
Quest Software Inc.

Rehau Inc.  
Reid Manufacturing Co.  
Restylers' Choice, LLC  
RGT Consulting Inc.  
RouteSmart Technologies  
Ryan Business Services  
Safety Direct  
Sika Corp.  
Solid Well International Corp.  
Sommer & Maca Industries  
Southern Stretch Forming  
SRP Glass Restoration  
Strybuc Industries  
T2 Solutions  
TechnoRubber Industries  
The New Company Store/  
CPI Divisions  
3M Automotive  
Aftermarket Division  
3M Window Film  
Thrifty Glass Inc.  
Ultra Wiz  
Unruh Fab, Inc.  
Var IT Inc.  
WINDOW FILM magazine  
Yangtse Inc.  
Yih-Tair Industrial Inc.



