



News Update

A Service for NWRA Members

Massachusetts Insurance Company Requiring Photos to Verify Whether Glass is Repairable

NOVEMBER 8--Massachusetts-based Safety Insurance has put into place a policy that requires all glass companies in the state to submit digital photographs of all damaged glass. According to the company, the program was developed to provide it with proof-of-loss on glass claims.

The directive, which took effect October 16, is designed to comply with the directive from the Insurance Commissioner's Opinion, Findings and Decision on 2006 Private Passenger Automobile Insurance which urged insurance carriers to "exercise more stringent controls over glass claims to ensure compliance with the attended regulation mandating glass repair," and 211 CMR 133.04 (3).

The program requires a close-up photo of the VIN, a full vehicle photo including the license plate, and at least one photo of each damaged pane of glass with the damage clearly identifiable.

This is the excerpt from 211CMR 133.04 cited by the company:

(3) Damage to motor vehicle glass shall be repaired rather than replaced if:

- damage to the windshield is outside the critical viewing area, which is that area covered by the sweep of the wipers originally provided by the vehicle manufacturer, exclusive of the outer two inches within the perimeter of that sweep; and
- (b) damage to the glass is minor, including, but not limited to, a crack less than six inches in length and stone breaks or bruises, bullseyes and star breaks less than one inch in diameter; and
- © the repair will not impair the operational safety of the motor vehicle.

Insurers shall use reasonable efforts to ensure that, before any decision is made to replace glass, the damage is inspected to determine whether it is suitable for repair.

Full details of the program and the photo requirements are available at www.radicalglass.com/glass_photos_help.pdf.

The company states that it is the second largest private passenger automobile carrier in the state, having approximately 11.3 percent of the Massachusetts private passenger automobile insurance market, and the fourth largest commercial automobile carrier, with a 9.0 percent share of the Massachusetts commercial automobile insurance market in 2005.

The NWRA Board of Directors will be discussing this directive at its next board meeting and will report to the membership. In the meantime, we would like to hear from members who are doing work for Safety Insurance. Please e-mail info@nwrassn.org with your comments.

***If you repair glass, you'll want to be a member of the NWRA.
To join, call 540-720-7484 or visit <http://www.nwrassn.org>***