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To: Arizona Senators and House Representatives

Here we find ourselves in another legislative year with yet another Auto Glass Bill to consider. The elimination of the “zero deductible” auto glass law.

This bill, even though it affects the auto glass industry, affects the “Consumer” directly. By making a small change in language to the law it carries a devastating blow to the Consumer, your constituents and “you” personally.

Arizona is unique in the United States as to our “zero deductible” auto glass law. Some states “mandate” a zero deductible for all insurance consumers where Arizona merely states the insurance company “shall” offer it to the consumer. CONSUMER CHOICE. You, as the Consumer, have the right to add it to your policy for an extra premium or not.

This bill’s language change will eliminate the Consumer’s right to choose and allow the insurance company the right to “may offer”. May being the key word here which can mean NOT to offer.

Now the insurance company side will tell you this change will leave it in the hands of competition on the street to decide whether it’s offered or not. I would hope to agree with them and Colorado stands as an example but unfortunately, this bill takes away the Consumer’s “guarantee” of an offering for “zero deductible on Auto Glass” by any insurance company in the state of Arizona if this change passes.

We see Auto Glass costs rising dramatically in the future due to the electronics being placed in and on the windshields, hence the insurance companies need to eliminate the “zero deductibles”. There are cars now that can’t be driven once the windshield has been replaced until it is “recalibrated”. The tools to do the calibrations run \$10,000 to \$20,000 so the costs of putting a vehicle back on the road safely will continue to climb.

Insurance companies mitigate risk and by replacing “shall” with “may” in the law gives them the right to get out of the Auto Glass coverage if “they want to”. How many families would be faced to choose between the house payment and the safety of their family? Arizona currently allows them “the choice” for an extra premium per month.

In Arizona, which is not Colorado, most of us “*Rake our Rocks we do not Rake our Lawns*”. Rocks are everywhere and the amount of “flying rocks” is what causes damage. It would be unfair to compare the glass damage in Arizona to any other state in the union. A chipped or cracked windshield is a safety hazard especially with the addition of “passenger air bags”. It is imperative to have an undamaged windshield to have a safe vehicle and for the air bags to deploy safely. Current ANSI Safety Standards for auto glass confirms this.

We have replaced windshields where the Consumer was moving out of their home due to foreclosure but we were replacing the windshield to put the vehicle back into a “safe” condition. At least they may not have had the money to save their house but the zero deductible “guaranteed” them a safe vehicle to leave with.

Taking that away puts the Consumer at the point of deciding to “gamble” on the safety of their family or maybe making the house payment. Not a pretty picture if faced with those types of decisions. In states “without” a zero deductible option, we find people faced with those decisions every day.

Shouldn’t the Consumer be “guaranteed” the choice to add additional coverage to their policy to take care of their auto glass damage in Arizona? Especially, since we live in *the land of the flying rocks*.

Consumers will thank you for your NO vote and remember, you and your family members are Consumers also.

Sincerely;
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