

Darryl Maslak

Plymouth Glass & Mirror – President

Anti-Steering Bill #5283

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- In the last 10 years or so, Belgium-based Belron has bought out numerous glass companies, and now many auto glass chains no longer exist.
- Smaller independents are left struggling for business, and are gradually forced out of business, or become Belron employees.
- The remaining national chains, such as Safelite, now have Third Party Networks, which when coupled with steering, closes the market, making it near impossible for smaller independents to compete.
- Steering allows the large national chains to continue to grow, by increasing the probability that consumers use their repair shops; independent repair facilities are not given a fair opportunity to compete in a free market.
- Conflict of interest for an auto glass repair shop to have their hands in the insurance industry, also dictating how competitors process their consumer's claims.
- Glass repair shops should not have any direct relationship with any networks
- Newest form of steering introduced by Safelite recently – Pilot testing using Safelite adjusters at Safelite locations – now we have to send our customers to our competitors to have their glass inspected, on top of having to report claims with them.
- By allowing this “next step of steering” to occur, our customers are going to be more inclined to use the repair shop where their glass is being inspected. The probability of our consumer traveling to Safelite, then scheduling the work with us instead of just having the repair completed while at the adjuster's location is slim to none.
- Once again, claims and repairs are made easy when using the chains with networks because they are able to enforce regulations that restrict the smaller independents .

In continuing with steering, Safelite Solutions is now "pilot testing" having adjusters at a Safelite repair shop inspect the glass prior to any repairs or replacements being done by independant glass companies. Now, not only are our consumers being swayed over the phone but they actually have to go to our competitor's locations prior to us completing the work. It is a reasonable inclination to assume the probability of that insured coming back to our repair shop, when they're already at a repair facility is slim to none. Therefore, once again both the reporting of the claim and the glass installation itself are made easy when using the networks preferred glass shop, and consumers are led to believe it is a bigger hassle to deal with us smaller independents. We not only lose potential jobs this way, but we have pending jobs ripped out from under us and as of right now there is nothing we can do to prevent it other than try to warn our consumers as much as possible.



Tuesday, January 4, 2011

**Attention: GLASS SHOP MANAGEMENT / TECHNICIANS / CSRS:**

When a member files a glass claim with USAA and advises us of a potential windshield replacement or repair, we may require an inspection of the windshield prior to authorizing the work. If we choose to inspect a vehicle, the inspection must be completed before we will approve any payment for glass replacement or repairs. Any work performed without proper notification and authorization may impede the term of settlement. We will proceed with the claim based on the outcome of the inspection.

We strive every day to provide superior service to our members as well as service providers. you have any questions or concerns, please contact us.

**USAA Corporate Glass Unit**  
1-800-531-8622

**GEICO**

■ Government Employees Insurance Company  
■ GEICO General Insurance Company  
■ GEICO Indemnity Company  
■ GEICO Casualty Company

Regional Office:  
One GEICO Center ■ Macon, GA 31295-0001

Tuesday, January 26, 2010

Attention SHOP MANAGEMENT/TECHNICIANS/CSR's:

When our insured files a glass claim with us, and advises us that your shop will be performing a windshield repair or replacement, pursuant to our insurance contract, we may require an inspection of the windshield prior to authorizing the completion of work. Based on the outcome of the inspection, we will proceed accordingly.

Our goal is to provide excellent service to both our policyholders and service providers. Should you have any questions or concerns, please contact us.

Glass Claims Department  
1-800-510-2291

VIA FACSIMILE