



Connecticut Glass Dealers Association

February 7, 2011

Senator Joseph J. Crisco, Jr.
Legislative Office Building, Room 2800
Hartford, CT 06106

Dear Senator Crisco,

The **Connecticut Glass Dealers Association (CGDA)** is the state chapter of the National Glass Association and represents approximately 60 small businesses and 450 employees within the state. CGDA members are comprised of flat and automotive glass service, installation and repair contractors and are licensed through the State Department of Consumer Protection. The association's mission is to provide education, training, and networking to our member businesses and advocate on behalf of the glass industry in the state of Connecticut.

CGDA **supports House Bill 5283 – An Act Concerning Automotive Glass Work** as it will:

- 1.) Ensure the legitimacy of glass companies by requiring them to hold a general liability insurance policy of not less than one million dollars.
- 2.) And more importantly it will ensure that glass installation companies cannot also act as insurance companies' third party administrators (TPA's).

Currently independent auto glass companies are unable to replace a windshield without having their customers call a TPA, which is actually the independent auto glass company's competition, first. The customer believes that they are calling their insurance company to submit a claim but is in reality calling a TPA that handles the claim as well as manufactures and installs windshields. This phone call is actually a mini commercial for their installation company and they politely suggest over and over again that the customer may save money by being serviced at their replacement centers instead. Therefore, year after year the independent auto glass companies, that are not claim administrators or manufacturers, lose customers and have been forced to stop providing these services to Connecticut consumers. Many independent auto glass businesses have closed their doors and are no longer in business. For example, in the late 1980's CGDA had over 100 member small businesses. About 90% of these small businesses provided two services - both automotive and flat glass replacement. As of today CGDA represents about 60 small businesses in Connecticut, only about 30% service auto glass replacement. This practice has forced many small businesses to close. If passed House Bill 5283 - An Act Concerning Automotive Glass Work will help grow small business in Connecticut and will help create employment in Connecticut's glass industry.

CGDA urges the Insurance and Real Estate Committee and the Connecticut State Legislature to pass House Bill 5283 - An Act Concerning Automotive Glass Work as it will:

- Create a level playing field within the automotive glass replacement industry;
- Help grow small business in Connecticut;
- Help create jobs in the automotive glass industry in Connecticut;
- Protect the consumer by allowing them to choose their service provider without being tricked into selecting their TPA;
- Protect the consumer by lowering automotive glass replacement costs; &

- Ensure the legitimacy of glass businesses by requiring owners to hold general liability insurance.

If you have any questions please feel free to contact myself or our Executive Director, Valerie Stolfi Collins at 860.727.0166.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Vanasse".

Jennifer Vanasse
CGDA Legislative Chair
CGDA Past President 2008-2010
860.793.9616 ext. 4