

Plate Auto Glass Mirrors Glass For Every Use

January 31, 2013

Good Afternoon, Mr. Chairman and members of the Committee.

My name is Joseph Negro. I own the National Glass & Mirror Company, located in Stratford, Connecticut, a business I took over from my father in 1990.

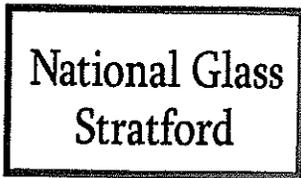
As you know, auto glass claims are now handled by third party administrators, (TPAs), not the insurance carriers themselves. In the past, we were able to get insurance referrals from TPAs that do not own retail auto glass shops. This is not the case with Safelite, which does have its own shops. As far as I know, Safelite refers auto glass replacement work only to its own shops.

We, independent owners, do not get referrals from the insurance companies who partner with Safelite for TPA services. In addition, their dominant position in the market creates a barrier between me and my established customers. When a regular customer of ours needs auto glass replaced, I need to direct them to report their claim to Safelite, my competitor for auto glass replacement and installation services. An independent shop is not allowed to call in the claim on behalf of our customers.

I urge you to support HB 5072 as it will allow independently owned auto glass shops an opportunity to compete for insurance auto glass work. I believe this bill is good for Connecticut's insurance consumers and critical for Connecticut's small businesses.

Thank you.

Joseph Negro, President
National Glass & Mirror Company, Inc.
1430 Barnum Avenue
Stratford, CT 06614



National Glass
Stratford

Plate

Auto Glass

Mirrors

Glass For Every Use

February 28, 2012

My name is Joseph Negro. I am the owner of National Glass & Mirror Company, Inc. of Stratford, Connecticut. I or my late father has owned this company since 1969. We are an old-fashioned type of glass company, as we provide residential and commercial glass services in addition to auto glass services.

In the past, we had been able to get insurance work directly through insurance company listings or through referrals from local insurance agents. As time has moved forward, most insurance companies now use a third party administrator, or TPA, to manage their auto glass claims.

The most prevalent TPA is Safelite Solutions Group. As far as I know, Safelite Solutions only refers auto glass jobs to its sister company, Safelite Auto Glass. Both are owned by the Belron Corporation. Safelite Solutions now manages auto glass claims for most of the major auto insurers operating in Connecticut. Because Safelite refers auto glass business to its own shops and to no others, the ability of the independent auto glass shop to compete is seriously damaged. I know of no other industry where a situation such as this exists.

I cannot tell you how often I have been told by a regular customer that they had wanted to use my services for auto glass replacement or repair for their vehicle or that of a friend or relative, but upon calling to file a claim, were informed otherwise by Safelite Solutions or another TPA.

I feel that policyholders are being short-changed by this arrangement. If, for instance, an insured needs a door glass replaced in his or her car, but finds that Safelite is unable to get to it for several days, the insured is not told there are other auto glass shops available to meet their needs in a more timely manner. It seems to me that Safelite keeps as many jobs for itself as possible, regardless of the needs of the consumer.

I urge you to support HB5231, as it will be benefit both insurance consumers and Connecticut businesses.

Thank you.

Joseph Negro, President
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1430 Barnum Avenue
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Subject: H.B. 5231

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To my family and friends, I'm sending this message to ask a favor of you. Early next week the General Assembly of the State of Conn. will consider H.B. 5231 "An Act Concerning Automotive Glass Work" I'll try to explain this as briefly as I can. Insurance companies today no longer process auto glass claims themselves. They are reported to, dispatched, and paid for by what are known as "Third Party Administrators" or TPA. The problem for the independent glass shop is that the most prevalent TPA is the Safelite Solutions Group, which administers claims for almost all the major insurers operating in Connecticut. Safelite Solutions assigns jobs only to its corporate affiliate, Safelite Autoglass, thus eliminating the independent shop's ability to compete for these jobs. Although Safelite has a network including independent shops it is only to facilitate claims in which the insured goes to an independent shop first. The overwhelming majority of claims are initiated by the insured calling their insurance company first. When you call the 800 number on your policy or no fault card, press the option for a glass loss you are then talking to the TPA, not your insurance company. An example of the impact this has on an independent shop is my company, National Glass & Mirror: Through LYNX Services(A TPA that does not own its own shops) we were able to work for Allstate, in 2009 we did 57 jobs for them, in 2010 we did 93 and last year 61. On January 1, 2012 Safelite Solutions became TPA for Allstate and so far this year we have done zero jobs for Allstate. Passage of H.B. 5231 would require the TPA to notify insureds of their right to choose a shop and also require the TPA to name 3 shops in addition to its own. Politicians of both parties are always boasting what a friend they are of small businesses so lets hold them to their words. I'm asking that you'll support H.B. 5231 by notifying both your state Representative and state Senator, asking them to vote for it. They can be reached easily by e-mail, go to CT.gov, General Assembly, find your legislator. I hope I'm being clear, if not or if you have any questions about any of this call me ANY time. Shop 203-378-6705, 378-7266 Home 203-389-0891 or cell 203-506-2418. Thank you very much, Joe Negs