

January 16, 2026

Representative Thaddeus Jones  
15525 South Park Ave., Suite 104  
South Holland, IL 60473

Dear Representative Jones,

On behalf of the Independent Glass Association (IGA), an Illinois-based, not-for-profit trade association founded in this state 31 years ago, and the independent automotive glass repair and replacement businesses we represent throughout Illinois and across the United States, we write to respectfully express our opposition to House Bill 4373 as currently introduced.

The IGA was founded in Illinois to represent small, independent automotive glass businesses and to advocate for consumer safety, fair competition, and transparency in the auto insurance claims process. Our concerns with HB 4373 are rooted not only in national policy analysis, but in more than three decades of direct experience working with Illinois shops and consumers.

While we appreciate the stated intent of improving transparency and consumer protection in the automotive glass claims process, HB 4373, as drafted, would have the opposite effect. Rather than protecting consumers or promoting fair competition, the bill adopts the same flawed framework found in the NCOIL Motor Vehicle Glass Model Act, which the IGA has formally rebutted and opposed at the national level.

### **A One-Sided Bill That Expands Insurer Control**

HB 4373 places extensive new restrictions and compliance burdens on independent repair facilities while failing to meaningfully regulate the conduct of insurers and third-party administrators (TPAs) that control the claims process. In practice, this imbalance would:

- Increase insurer and TPA leverage over claim routing and repair decisions;
- Suppress fair market reimbursement through undefined “reasonable and customary” pricing standards;
- Eliminate legitimate post-loss authorization tools that reduce consumer burden and claim delays; and
- Leave consumers with a theoretical “right to choose” that lacks real-world enforcement.

This structure mirrors the NCOIL model legislation that has been actively promoted by the Safelite Group and its insurance partners nationwide. That model is being advanced under the guise of combating alleged “widespread auto glass claim fraud”—a claim that is not supported by evidence.

### **The Fraud Narrative Is a Pretext, Not a Reality**

The IGA has reviewed thousands of shop complaints, consumer reports, and claim records across multiple states, including Illinois. These materials show no pattern of widespread fraud by independent glass shops. Instead, they consistently document:

- Steering through scripted FNOL calls and automated claim routing;
- Undisclosed ownership and financial conflicts between insurers, TPAs, and preferred glass providers;
- Reimbursement suppression tied to insurer-controlled benchmarks; and
- Safety risks created when cost pressure overrides OEM and ADAS calibration requirements.

Independent glass shops are not the source of systemic abuse in this market, they are most often the victims of it.

## Ongoing Federal and State-Level Action

The IGA is actively engaged in federal advocacy and enforcement efforts, including formal complaints and evidence submissions to the Federal Trade Commission (FTC) and the U.S. Department of Justice (DOJ) concerning steering, anticompetitive conduct, and insurer-TPA consolidation in the automotive glass industry.

At the state level, we are currently fighting nearly identical legislation in Washington State, where the same NCOIL-based framework was introduced and opposed by independent repairers, consumer advocates, and safety stakeholders. In that case, the IGA has advanced a balanced amendment package designed to preserve consumer protection while addressing insurer and TPA misconduct—the same approach we urge consideration of in Illinois.

## IGA Proposed Amendments – A Constructive Path Forward

The Independent Glass Association does not oppose reform. We support amending HB 4373 to ensure it is balanced, enforceable, and genuinely protective of Illinois consumers. Our proposed amendments would:


1. **Allow limited post-loss authorization** so consumers may direct payment, authorize claim communication, and permit shops to resolve underpayment—without transferring policy ownership or extra-contractual rights.
2. **Replace “reasonable and customary” pricing language** with a fair-market reimbursement standard based on prevailing competitive market rates, not insurer-controlled benchmarks.
3. **Add enforceable anti-steering protections**, including prohibitions on misrepresentation, scripted claim routing, and undisclosed insurer or TPA ownership interests.
4. **Require reimbursement parity for OEM-mandated ADAS calibration**, aligning safety obligations with payment responsibility.
5. **Create balanced enforcement mechanisms** that apply equally to insurers, TPAs, and repair facilities, with meaningful administrative remedies and accountability.

## Conclusion

As introduced, HB 4373 would further entrench insurer and TPA control over Illinois' automotive glass market while weakening consumer choice, independent small businesses, and long-standing Illinois-based industry participants like the IGA. For these reasons, we must respectfully oppose the bill in its current form. We would welcome the opportunity to meet with you or your staff to discuss our proposed amendments and work collaboratively toward legislation that truly protects Illinois consumers, promotes safety, and preserves fair competition.

Thank you for your time and consideration.

Gary Hart



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