

June 2, 2026

Members of the North Carolina Senate Finance Committee  
North Carolina General Assembly  
Raleigh, North Carolina

Re: Opposition to House Bill 356 Unless Amended - Motor Vehicle Glass Act Language

Dear Members of the Senate Finance Committee:

On behalf of the Independent Glass Association and the independent auto glass businesses that serve North Carolina consumers, we respectfully submit this letter in opposition to House Bill 356 unless the motor vehicle glass language is substantially amended.

The Independent Glass Association supports legitimate consumer protection, honest disclosure, proper ADAS calibration communication, and fair standards for the auto glass repair and replacement industry. However, HB 356, as currently written, follows the same NCOIL-style motor vehicle glass template that has appeared in other states. While promoted as consumer protection and anti-fraud legislation, the practical effect of this language is to place new restrictions and procedural burdens on independent glass shops while failing to meaningfully address insurer, third-party administrator, network, and affiliated-provider control over the claims process.

**That imbalance is the core problem.**

North Carolina consumers should have the clear and enforceable right to choose the qualified glass repair facility they trust. Independent glass shops should be able to assist those consumers without being forced into insurer-controlled or TPA-controlled claim channels before they can fully secure the work, document the claim, or protect the policyholder from underpayment, delay, or steering.

**HB 356 does not adequately protect that right.**

The bill restricts post-loss assignment rights, limits tools that consumers and shops may rely on to challenge unfair claim handling, and includes claim/referral number requirements that can force consumers deeper into the insurer or network-controlled process before their chosen shop can fully assist them. At the same time, the bill does not impose equal accountability on insurers, TPAs, networks, producers, adjusters, or affiliated repair providers that may influence where the consumer's repair is directed.

This is especially concerning in the auto glass claims environment, where the company administering the claim, operating the network, or making a shop recommendation may have a financial relationship with a repair provider. Consumers deserve clear disclosure of those conflicts before any recommendation, referral, or claim-channel direction occurs.

A bill that regulates independent shops while leaving insurer and network control largely untouched is not true consumer protection.

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**IGA** INDEPENDENT  
GLASS ASSOCIATION

At a minimum, HB 356 must be amended to:

- Preserve lawful Assignment of Benefits when voluntarily executed by the consumer.
- Protect the consumer's right to choose any qualified glass repair facility.
- Prohibit insurer, TPA, network, adjuster, producer, or affiliated-provider steering.
- Require clear disclosure of ownership, affiliation, or financial conflicts of interest before any shop recommendation or referral.
- Remove claim-control language that forces consumers into insurer or TPA channels before their chosen shop can assist them.
- Apply accountability equally to insurers, TPAs, networks, adjusters, producers, affiliated providers, and repair facilities.
- Preserve fair payment and dispute rights when an insurer underpays, delays, or refuses to pay reasonable and customary charges.
- Add meaningful enforcement, stronger penalties, and a practical remedy for consumers and shops harmed by steering, misrepresentation, or unfair claim practices.
- Protect ADAS calibration transparency without using calibration disclosure as a pretext to restrict independent shops or channel consumers toward insurer-controlled repair options.

IGA does not oppose reasonable disclosure requirements. We do not oppose legitimate anti-fraud provisions. We do not oppose consumer education about ADAS calibration or safety. In fact, independent glass professionals routinely support safe repairs, proper calibration communication, and informed consumer decision-making.

What we oppose is legislation that uses those valid topics to advance a one-sided claims-control framework.

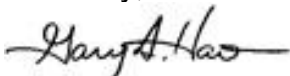
If HB 356 is intended to protect consumers, it must protect consumers from all forms of pressure and misrepresentation, including those that occur during the claim intake, referral, network, and payment process. It must not limit the policyholder's chosen shop while leaving the most powerful entities in the claim process with broad discretion and limited accountability.

The North Carolina Senate should not advance HB 356 in its current form. We respectfully urge the Senate Finance Committee to oppose the bill unless amended, remove the harmful motor vehicle glass language, or hold the bill until stakeholders can develop balanced language that protects consumers, preserves independent shop rights, and applies fair accountability to every party involved in a glass claim.

North Carolina consumers deserve transparency. Independent businesses deserve fairness. Any legislation addressing motor vehicle glass claims should strengthen consumer choice, not weaken it.

Thank you for your time and consideration.

Sincerely,



**Gary Hart**  
Executive Director  
Independent Glass Association