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Independent Auto Glass Shops Across Illinois Oppose HB 4373, Cite National Insurance Industry Template and Lack of Evidence of Widespread Fraud

Chicago, IL and Scottsdale, AZ — January 19, 2026 — The Independent Glass Association (IGA), joined by independent automotive glass repair and replacement shops across Illinois, today announced its formal opposition to House Bill 4373, warning that the legislation would harm consumers, reduce real choice, and further consolidate control of the auto glass market in the hands of insurers and their third-party administrators.

The IGA is an Illinois-based, not-for-profit trade association founded in the state 31 years ago to represent independent automotive glass businesses and advocate for consumer safety, fair competition, and transparency in insurance claims. According to the association, HB 4373 is not a locally driven consumer protection bill, but part of a national legislative template being pushed across multiple states.

“HB 4373 is not about consumer protection, it is about control,” said Gary Hart, Executive Director of the Independent Glass Association. “This bill follows the same NCOIL template that is being promoted nationwide by the Safelite Group and their insurance partners to tighten their grip on the auto glass claims process. It is being sold to lawmakers under the false premise of widespread auto glass fraud, a problem that simply does not exist.”

A National Template, Not an Illinois Solution

The IGA notes that HB 4373 closely mirrors the NCOIL Motor Vehicle Glass Model Act, a national framework the association has formally rebutted and opposed. Versions of this same template have been introduced in other states, including Washington, where the IGA is currently engaged in active opposition and amendment efforts.

In each case, the bills place new restrictions and compliance burdens on independent repair facilities while failing to meaningfully regulate insurers and third-party administrators (TPAs) that control claim intake, routing, pricing, and payment.

Evidence Contradicts the Fraud Narrative

The IGA reports that it has reviewed thousands of shop complaints, consumer reports, and claim records nationwide, including submissions from Illinois shops. That evidence does not support claims of systemic fraud by independent glass businesses.

Instead, the documented issues consistently involve:

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

“Independent glass shops are not driving fraud in this market—they are being squeezed out by it,” Hart added. “These bills regulate the last link in the chain while ignoring the entities that control the chain. That is not reform; it is consolidation disguised as consumer protection.”

Federal and State Advocacy Underway

The IGA confirmed that its opposition to HB 4373 is part of a broader national effort. The association is actively engaged in federal advocacy, including formal complaints and evidence submissions to the Federal Trade Commission (FTC) and the U.S. Department of Justice (DOJ) related to anticompetitive conduct, steering, and market consolidation in the automotive glass industry.

At the state level, the IGA is working with independent shops in multiple jurisdictions to oppose or amend NCOIL-based legislation and to advance balanced alternatives that protect consumers without empowering insurer-controlled networks.

Call for Balanced Amendments

The IGA emphasized that it does not oppose reform and has proposed a comprehensive amendment package for HB 4373 that would:

- Preserve genuine consumer choice at first notice of loss
- Prevent steering and require disclosure of insurer and TPA conflicts of interest
- Ensure fair, market-based reimbursement
- Protect OEM and ADAS safety requirements
- Apply enforcement equally to insurers, TPAs, and repair facilities

Until those amendments are adopted, the IGA and independent Illinois auto glass shops urge lawmakers not to advance HB 4373.

About the Independent Glass Association (IGA)

Founded in Illinois 31 years ago, the Independent Glass Association is a not-for-profit trade association representing independent automotive glass repair and replacement businesses nationwide. The IGA advocates for consumer safety, fair competition, transparency, and free-market principles in the automotive insurance claims process.

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