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NCOIL PROPERTY & CASUALTY INSURANCE COMMITTEE ADOPTS MOTOR VEHICLE GLASS MODEL ACT

*Model Will Help States Curb Fraudulent Activities and Ensure Transparency and Fairness in the
Auto Glass Repair Process*

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) Property & Casualty Insurance Committee met on Friday, February 14 and adopted the NCOIL Motor Vehicle Glass Model Act (Model). The Model is sponsored by Rep. Michael Sarge Pollock (KY).

Rep. Pollock said, “I was proud to sponsor this Model as it is based on a law we passed in Kentucky in response to rising concerns about auto glass repair fraud which unfortunately is a growing trend across the country. Other states have already took action and many more are certain to follow this year so I’m glad NCOIL was able to address the issue in an efficient manner to provide valuable guidance for states as they look for solutions.”

The Model provides states with a framework to protect consumers by preventing deceptive practices and ensuring accountability and transparency in the auto glass repair process. The Model: prohibits an insured individual from assigning all duties, rights, and benefits of a claim under an insurance policy to any other person; establishes transparency standards such as good-faith cost estimates and itemized invoices; sets forth notification requirements for the repair or replacement of an insured's advanced driver assistance system such as whether a calibration or recalibration of the system is needed and recommended by the vehicle manufacturer, and if so, whether the glass repair shop intends to do the calibration or recalibration in a manner that meets the motor vehicle manufacturer's specifications.

The Model also outlines prohibited acts for motor vehicle glass repair shops, or any other person who is compensated for the solicitation of insurance claims, such as offering cash, gift cards, or anything of value for filing a claim. Vehicle glass repair shops also cannot charge higher fees and costs to an insured for a repair or replacement of damaged motor vehicle glass than are reasonable and customarily charged in the State, or take any other actions that may constitute fraud or misrepresentation.



WEBSITE: www.ncoil.org



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During the drafting and deliberation process, NCOIL legislators and staff heard from several interested parties including the American Property Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), the National Insurance Crime Bureau (NICB), and Safelite Auto Group.

“Addressing fraud and promoting transparency is a win-win for consumers and insurers alike especially at a time when we are seeing growing issues with the affordability and availability of auto coverage,” said Rep. Forrest Bennett (OK), Chair of the Committee. “At its heart, this is a consumer protection issue so it was great that the Committee was able to make progress and get a Model that we can be proud of over the finish line.”

The Model will now be placed on the NCOIL Executive Committee’s consent agenda for final ratification during the NCOIL Spring Meeting in Charleston, SC from April 24 – 27.

“Having guardrails in place to prevent fraud and make sure consumers aren’t being taken advantage of is incredibly important, especially with something such as motor vehicle glass fraud which can quickly become an issue in any state at any time,” said Asw. Pamela Hunter (NY), NCOIL President. “It’s vital that we as state legislators are being proactive on issues like this and I will be watching with great interest as laws based on this Model are introduced in legislatures around the country.”

NCOIL CEO Will Melofchik said, “Thank you to Rep. Pollock for taking the lead and sponsoring this Model, as well as Chair Bennett and the Committee for their work in getting the Model to a place it could be voted on. The passage of the Model is a prime example of how NCOIL continues to take the lead on emerging insurance public policy issues, and I look forward to seeing how the Committee addresses the wide variety of other pressing property & casualty insurance related issues in the year ahead.”

The Motor Vehicle Glass Model, as adopted by the P&C Committee, can be viewed here: <https://ncoil.org/wp-content/uploads/2025/02/NCOIL-Motor-Vehicle-Glass-Draft-Model-Feb-6.pdf>

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NCOIL is a national legislative organization with the nation’s 50 states as members, represented principally by legislators serving on their states’ insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act eighty years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.