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January 16, 2018

The Honorable Anitere Flores
Florida Senate
404 South Monroe Street
404 Senate Office Building
Tallahassee, FL 32399-1100

**RE: Support SB 396: Insurance Coverage for Windshield Glass
When the 2018 Florida Chamber Business Agenda Wins, Florida Wins**

Dear Senator Flores:

The Florida Chamber of Commerce urges you to **support SB 396**, related to insurance coverage for windshield glass. This bill, proposed by Senator Dorothy Hukill, will be heard on Tuesday, January 16, 2018, in the Senate Banking and Insurance Committee.

Florida's assignment of benefits problem extends beyond property insurance into automobile insurance and windshield glass. According to a report by the Florida Justice Reform Institute, there were nearly 20,000 lawsuits related to auto glass and windshields in 2016. Because Florida law allows for a \$0 deductible to replace windshields, glass harvesters target auto owners to replace their windshield for free, which may or may not be damaged, and bills the insurance company at an inflated rate. If the insurance company denies the claim, they are then sued under the insured's policy. SB 396 allows an insurance company to require an inspection of the damaged windshield before it can be replaced.

This bill is important to Florida's business community because it:

- Protects consumers from unscrupulous glass harvesters that might sue under their name while maintaining a \$0 deductible for windshield glass;
- Allows the insurance company to inspect the damaged auto glass prior to replacement; and
- Provides a solution to addressing assignment of benefits in auto glass.

The Florida Chamber urges you to **support SB 396**, and will consider votes on this legislation, and any substantive amendments to it in committee or on the floor, in our annual *How They Voted* report card. Because of the importance of this issue to employers across the state, our Board of Directors has determined that this bill, and any substantive amendments to it in committee or on the floor, will be counted **twice** on our legislative report card. The grade that you earn will be based on your voting record on the issues, such as this one, that are outlined in *Where We Stand*, a guide to Florida's 2018 Business Agenda. We will make every effort to notify you prior to a vote that may be included in our annual legislative report card. If you have any questions about this or other issues on the 2018 Business Agenda, please do not hesitate to contact me.

Regards,

A handwritten signature in blue ink that reads "Frank C. Walker III".

Frank C. Walker, III
Vice President of Government Affairs

CC: Bob Grammig, Chair, Florida Chamber of Commerce
Mark Wilson, President & CEO, Florida Chamber of Commerce
David Hart, Executive Vice President, Florida Chamber of Commerce