

Auto Glass Inspection Services

Deductible Waiver & Windshield Safety



AGIS Auto Glass Inspection Services

- **AGIS** is a National glass inspection company who inspects auto glass repair and replacement claims.
- **AGIS** Assist clients with the AOB (Assignment of Benefits) issue in Florida.
- **AGIS** is one of the only dedicated and certified glass inspection companies in Florida outside of the carrier's staff adjusters. AGIS works as an extension of the carriers claims service to document glass damage.
- **AGIS** works directly with carriers SIU Special Investigation Units to detect fraud with recorded calls, inspections data, photos and reporting functions. Multiple fraudulent activities have been addressed in the last 10 years.

Lenny Hennessy

- AGIS National Field Manager / Trainer
- AGIS Logistics and Appraisal Manager

- Experience
 - Glass Industry 23+ Years
 - Glass Claims Industry 6+ Years

- Long term Board Member
 - NWRA – National Windshield Repair Association
 - ROLAGS – Repair of Laminate Auto Glass Standards

Windshield Design and Purpose

- ❑ Windshields are made of laminated glass. Laminated glass is a multi-ply glass made from layers of toughened glass and plastic. Laminated glass is held in place by an interlayer typically made of polyvinyl butyral (PVB), that is sandwiched between two or more layers of glass. The inter-layer keeps the layers of glass bonded even when broken, and its toughening prevents the glass from breaking up into large sharp pieces.
- ❑ In the event of a frontal impact or rollover, the windshield is designed to keep occupants from being ejected, reduce roof crush and to position the passenger side airbag for the most effective protection. Properly bonding the windshield to the vehicles body is paramount to the safety of the occupants.

Federal Motor Vehicle Safety Standards (FMVSS)

- FMVSS 208 – Retention of the Windshield During Airbag Deployment
- FMVSS 212 – Crash Test at 30 MPH
- FMVSS 216a – Roof Crush

Deductible Waiver

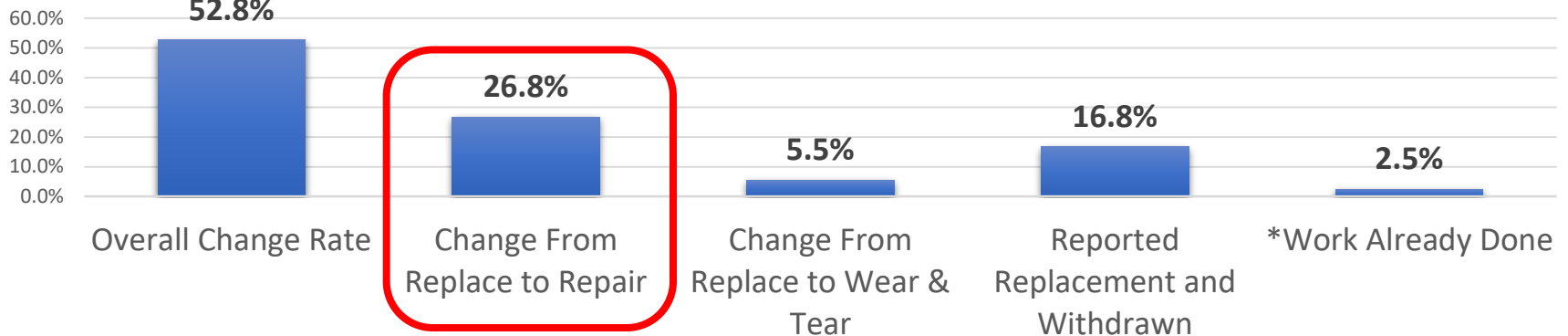
- Florida Statute** 627.7288 labeled “Comprehensive coverage; **deductible** not to apply to motor vehicle **glass**” under the title “Insurance Rates and Contracts,” states that the **deductible** provision “shall not be applicable to damage to the windshield of any motor vehicle.”
- This was done to encourage drivers to immediately replace damaged windshields for safety reasons.

HOWEVER

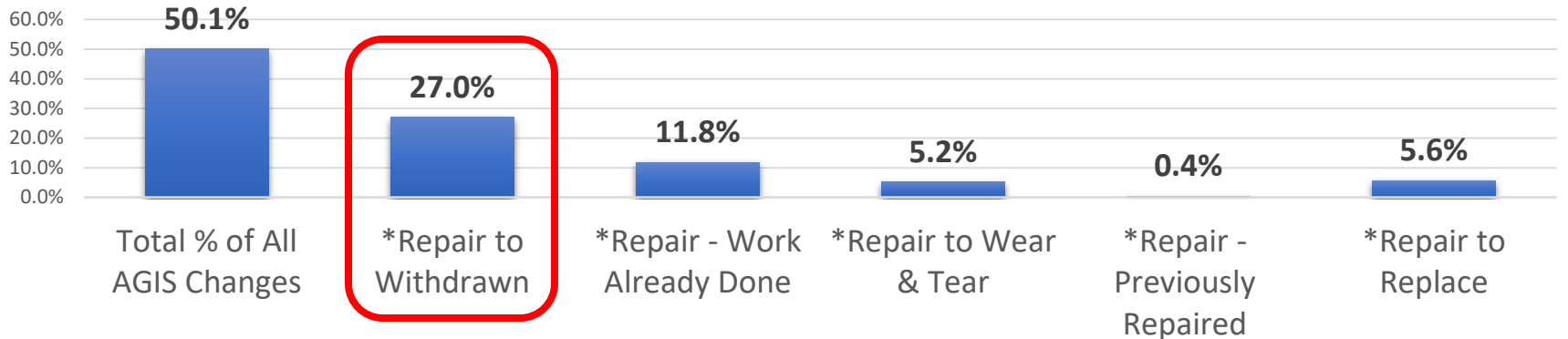
- Laminated auto glass is made to allow for repair if not demonstrably damaged the glass will perform its safety features if needed.
- FMVSS is only a standard auto manufacturers must follow. There is no regulation on the replacement of windshields, which opens the vehicle occupant to unnecessary risks.

Inspection Results Florida

Replacement Inspection Results Florida



Repair Inspection Results Florida



Deductible Waiver

Deceptive Tactics

- ❑ **Deceptive Vendors:** They're poorly trained, work out of pickup trucks in parking lots, and disappear after quickly finishing shoddy repairs. They often approach consumers at their residence, car washes, gas stations, parking lots of convenience stores, or booths at county fairs. They can be aggressive, and continually pester you to do the bogus repairs.
- ❑ **Deceptive Body Shops:** Most body shops are honest, but deceptive operators may try to involve you in similar windshield scams when you bring your vehicle in for repairs.
- ❑ **High-volume business:** Deceptive windshield vendors make their profits from high-volume business. They can replace a windshield quickly and easily, then charge large and costly markups.

Deductible waiver

Deceptive Tactics

- ❑ **Offer freebies:** To succeed, deceptive vendors will convince motorists to take part. They will make the scam seem innocent, harmless and risk-free. They usually offer an inducement, like free steaks, movie tickets or car washes.
- ❑ **Offer cash rebates:** They also may offer you a cash "rebate" or inflate the repair bill to cover your deductible. In states that require insurers to waive the deductible for repairing windshields, They may mention this loophole to convince you the repairs really are free.
- ❑ **Deceptive Advertising:** Example: “ A cracked windshield is significantly more likely to shatter or pop loose from the frame if your car is involved in an accident. Most people don't realize that their windshield plays an important role in keeping the roof from caving in during a rollover, but if it's damaged it can't be depended on to provide that possibly life-saving support.”

Windshield Safety Facts

- ❑ Replacing the original windshield and breaking the factory bond between the glass and the vehicle can reduce the intended safety performance of the windshield.
- ❑ Windshields with repairable damage or no damage at all are being replaced by an industry that has no safety regulations or mandatory training certifications.
- ❑ Poor replacement installation is the true safety risk. If a windshield is improperly installed and is now unsafe to operate the insured may not find that out until an accident occurs and the windshield's safety function fails.
- ❑ Proper repair of the windshield will restore the strength.

Auto Glass Industry

- ❑ In Florida, auto glass installers are not regulated and not required to be licensed to work on a major safety component of a vehicle.

Industry Experts:

- ❑ “Your windshield is really part of the safety system, and it’s really important that it be installed properly, as important as it is to install your brakes right,” said Debra Levy of the Auto Glass Safety Council, a non-profit organization dedicated to the safe replacement of glass. “As many as 85 percent of so-called replacement windows are installed wrong,” Levy said. She also stated, “because there are no federal laws regulating the industry, there is all sorts of shoddy workmanship going on. Anyone can put a magnetic sign on the side of their truck and say that they are an auto glass installer.”

-Debra Levy

Auto Glass Safety Council – AGRR Magazine

- ❑ “Of the installations I have examined in my career where the glass was previously replaced, I would say that 70 percent were done incorrectly one way or another.”

-Bob Beranek

Auto Glass Safety Council

Auto Glass University

Auto Glass Industry

There are only 19 Auto Glass Safety Council registered glass companies in the state of Florida.

559.920 Unlawful acts and practices.—It shall be a violation of this act for any motor vehicle repair shop or employee thereof to:

- (4) Misrepresent that certain parts and repairs are necessary to repair a vehicle;
- (5) Misrepresent that the vehicle being inspected or diagnosed is in a dangerous condition or that the customer's continued use of the vehicle may be harmful or cause great damage to the vehicle;
- (9) Make false promises of a character likely to influence, persuade, or induce a customer to authorize the repair, service, or maintenance of a motor vehicle;
- (11) Cause or allow a customer to sign any work order that does not state the repairs requested by the customer or the automobile's odometer reading at the time of repair;
- (14) Have repair work subcontracted without the knowledge or consent of the customer unless the motor vehicle repair shop or employee thereof demonstrates that the customer could not reasonably have been notified;

Auto Glass Industry

559.909 Notification of charges in excess of repair estimate; unlawful charges; refusal to return vehicle prohibited; inspection of parts:

(3) It shall be unlawful for a motor vehicle repair shop to charge more than the written estimate plus \$10 or 10 percent, whichever is greater, but not to exceed \$50, unless the motor vehicle repair shop has obtained authorization to exceed the written estimate in accordance with subsection (1).

Conclusion

❑ Licensing and regulating the industry will help to improve replacement windshield safety and reduce claim frequency and severity. It would also reduce a large amount of A.O.B. abuse law suits.

Suggestions:

1. Compliance with The Department of Agriculture's Motor Vehicle Repair Statutes
2. Proof of Liability Insurance
3. AGSC Certification being required for any auto glass installer in the state
4. Annual CE credits
5. Must comply with pre-work inspection if requested