

Date of Hearing: June 9, 2026

ASSEMBLY COMMITTEE ON JUDICIARY  
Ash Kalra, Chair  
SB 988 (Grayson) – As Amended June 4, 2026

**SENATE VOTE:** 35-0

**SUBJECT:** CALIFORNIA MOTOR VEHICLE GLASS ACT

**SYNOPSIS**

*Modern cars are increasingly equipped with advanced driver assistance systems (ADAS). Use of these systems can help warn drivers of an impending crash or even take action to avoid the crash altogether. Although these systems can help reduce vehicle accidents, they often lead to higher costs for repairs or maintenance. When a windshield is damaged and requires repair or replacement, the ADAS components need to be recalibrated to ensure the systems function accurately.*

*This bill, the California Motor Vehicle Glass Act, would require motor vehicle glass repair shops to inform customers if, when repairing or replacing vehicle glass, the vehicle's ADAS will need to be recalibrated and if the repair shop can perform the repair. Motor vehicle glass repair shops would be required to obtain a claim number from customers who wish to utilize their auto insurance policy. Customers wishing to utilize their auto insurance policy would be prohibited from assigning their benefits to a motor vehicle auto glass repair shop and shops would be prohibited from utilizing certain incentives for windshield replacements.*

*This bill enjoys support from the National Insurance Crime Bureau (NICB), Safelite, and insurance company advocacy groups. The bill is opposed, unless amended, by the Independent Glass Association and several independent auto glass repair shops.*

**SUMMARY:** Establishes the California Motor Vehicle Glass Act which provides consumer protections regarding the repair or replacement of damaged motor vehicle glass. Specifically, **this bill:**

- 1) Prohibits an insured under a motor vehicle insurance policy that covers windshield and calibration repair or replacement from, either before or after a claimed or covered loss, assigning, delegating, or otherwise transferring, in whole or in part, to any other person the insured's duties under the policy or rights or benefits under the policy.
  - a) A contract entered into on and after January 1, 2027, in violation of this provision is void and unenforceable.
  - b) Provides that this provision is not to be construed to prohibit an insured from authorizing or directing payment to, or paying, a person for services, materials, or any other things that may be, or is, covered under an insurance policy.
- 2) Requires a motor vehicle glass repair shop, before providing service to a person for a repair or replacement of damaged motor vehicle glass, to notify the person of both of the following:

- a) Whether the motor vehicle has an advanced driver assistance system (ADAS); and
  - b) If the motor vehicle has an ADAS:
    - i) Whether calibration or recalibration of the motor vehicle's ADAS is needed after the windshield repair or replacement, as recommended by the vehicle manufacturer;
    - ii) Whether the motor vehicle glass repair shop intends to calibrate or recalibrate the ADAS in a manner that meets the motor vehicle's specifications; and
    - iii) If the motor vehicle glass repair shop cannot perform or does not intend to perform a calibration or recalibration, that the motor vehicle should be taken to the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.
- 3) Requires a motor vehicle repair shop, if the calibration or recalibration of the motor vehicle's ADAS is performed, to provide written notice to the person for both of the following:
- a) Whether the calibration or recalibration was successful; and
  - b) If the calibration or recalibration was not successful, the motor vehicle should be taken to the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.
- 4) Prohibits a motor vehicle glass repair shop from contracting with a person for repair or replacement of damaged motor vehicle glass that would be paid by a first-party insurance policy until all of the following conditions are met:
- a) The person has made a first-party claim for the repair or replacement of damaged motor vehicle glass under a motor vehicle insurance policy;
  - b) The motor vehicle glass repair shop has received a claim or referral number for the claim; and
  - c) The disclosures described in 2), above, have been made.
- 5) Requires a motor vehicle glass shop to do all of the following:
- a) Provide the person with a good faith estimate of the fees and costs that are anticipated to be charged to the person by the motor vehicle glass repair shop for the repair or replacement of damaged motor vehicle glass;
  - b) Provide the person an updated estimate before performing the service; and
  - c) Not charge more than the reasonable and customary fees and costs to a person for the repair or replacement of damaged motor vehicle glass and any associated calibration or recalibration of the motor vehicle's ADAS as recommended by the vehicle manufacturer specifications.
- 6) Requires a motor vehicle repair shop, upon completion of the repair or replacement of damaged motor vehicle glass, to provide the person all of the following:

- a) An itemized invoice and, upon payment, a receipt;
  - b) A notice that states whether the ADAS was successfully or unsuccessfully calibrated or recalibrated; and
  - c) If the calibration or recalibration was not successful, the motor vehicle glass repair shop must advise the person not to rely on the ADAS until it has been successfully calibrated or recalibrated by the vehicle manufacturer's certified dealership or a qualified specialist capable of performing the calibration or recalibration.
- 7) Prohibits a motor vehicle glass repair shop, or any other person who is compensated for the solicitation of insurance claims, from offering a rebate, gift, gift card, cash, coupon, fee, prize, bonus, payment, incentive, inducement, or any other thing of value to any insured, insurance provider, or other person in exchange for directing or making a claim under a motor vehicle insurance policy for the repair or replacement of damaged motor vehicle glass.
- 8) Prohibits a motor vehicle glass repair shop from doing any of the following:
- a) Charging higher fees and costs to a person for the repair or replacement of damaged motor vehicle glass than a reasonable price for the repair, replacement, or installation of automotive glass charged by a motor vehicle glass repair shop within a specific geographic area;
  - b) Submitting false, misleading, or incomplete documentation or information to an insured or an insured's insurer, including any agent of the insured or insurer, for the repair or replacement of damaged motor vehicle glass;
  - c) Do either of the following with respect to an insured's claim, or potential claim, for the repair or replacement of damaged motor vehicle glass, which results, or would result, in a higher insurance payment or a change of insurance coverage status:
    - i) Indicate that work was performed in a geographical area that was not the geographical area where the work occurred; and
    - ii) Advise an insured to falsify the date of damage;
  - d) Falsely sign a work order or other insurance-related form relating to an insured's claim, or potential claim, for the repair or replacement of damaged motor vehicle glass;
  - e) Misrepresent to an insured or the insured's insurer, including any agent of the insured or insurer, the price of the proposed repair or replacement of damaged motor vehicle glass;
  - f) State that an insured's insurer has approved the repair or replacement of damaged motor vehicle glass without doing both of the following:
    - i) Verifying coverage directly with, or obtaining approval directly from, the insurer or insurer's agent; or
    - ii) Obtaining confirmation of the coverage or approval by facsimile, email or other written or recorded communication;

- g) State that the repair or replacement of damaged motor vehicle glass will be paid for entirely by an insurer and at no cost to the insured unless the coverage has been verified by the insurer or the insurer's agent; and
- h) With respect to an insured's claim, or potential claim, for the repair or replacement of damaged motor vehicle glass, any of the following:
  - i) Damage, or encourage an insured to damage, the motor vehicle in order to increase the scope of the repair or replacement of damaged motor vehicle glass;
  - ii) Perform work that is clearly and substantially beyond the level of work necessary to restore the motor vehicle to a safe predamaged condition in accordance with accepted or approved reasonable and customary techniques for the repair or replacement of damaged motor vehicle glass;
  - iii) Misrepresent the motor vehicle glass repair shop's relationship to an insured or the insurer's agent; and
  - iv) Perform any other act that constitutes fraud or misrepresentation.
- 9) Requires a notice or invoice required under this bill to be issued in the same size font as the invoice, estimate, or receipt.
- 10) Provides that an insured that makes a first-party claim for the repair or replacement of damaged motor vehicle glass under a motor vehicle insurance policy is not required to use a particular motor vehicle glass repair shop or recalibration facility to receive claim payments or other benefits under the policy.
  - a) Clarifies that this provision is not to be construed to do any of the following:
    - i) Prohibit an insurer, insurance producer, insurance adjuster, or any person acting on behalf of an insurer, insurance producer, or insurance adjuster from recommending a motor vehicle glass repair shop or providing an explanation to an insured of the coverage available, and any applicable liability limit, under any insurance policy;
    - ii) Prohibit an insurer from maintaining a network of motor vehicle glass repair shops; and
    - iii) Create a private cause of action.
  - b) Provides that it may be presumed that a motor vehicle glass repair shop is acting knowingly in violation of provision if the motor vehicle glass repair shop engages in a regular and consistent pattern of the prohibited activity.
- 11) Makes a person or entity that violates this bill subject to a civil penalty to be assessed and recovered in a civil action brought in the name of the people of the State of California by a city attorney, county counsel, or the Attorney General.
  - a) For the first violation, a civil penalty is not to exceed \$500.
  - b) For each subsequent violation, a civil penalty is not to exceed \$2,000.

## 12) Defines the following terms:

- a) “Advanced driver assistance system” means any motor vehicle electronic safety system, as outlined in the most recent version of SAE International’s Standard J3016 Levels of Driving Automation, that is designed to support the driver and motor vehicle in a manner intended to increase motor vehicle safety and reduce losses associated with motor vehicle crashes.
- b) “Insurance producer” means an individual or business entity required to be licensed within the state to sell, solicit, or negotiate insurance or annuity contracts. “Insurance producer” includes an agent, managing general agent, surplus lines broker, reinsurance intermediary broker and manager, rental vehicle agent and rental vehicle agent managing employee, and consultant.
- c) “Insured” means a person that is entitled, or may be entitled, to receive first-party benefits or payments under an insurance policy.
- d) “Motor vehicle glass” means the glass and nonglass parts associated with the replacement of the glass used in the windshield, doors, or windows of a motor vehicle.
- e) “Motor vehicle glass repair shop” means a person or business primarily engaged in automotive glass replacement, including the cutting, fabrication, repair, and installation of vehicle windows and windshields.
- f) “Notice” means direct written communications, including verifiable text, email, or application-based messaging, that is easily accessible by the consumer.
- g) “Person” means any individual, corporation, limited liability company, partnership, association, or other group authorized to conduct business in the state.
- h) “Repair or replacement of damaged motor vehicle glass” includes both of the following:
  - i) Inspecting, repairing, restoring, or replacing damaged motor vehicle glass.
  - ii) Calibrating or recalibrating an advanced driver assistance system when an incident requires the replacement of damaged motor vehicle glass.
- i) “Rights or benefits under the policy” includes the insured’s right to receive any and all post-loss benefits or payments available or payable under the policy, including, but not limited to, claim payments.

**EXISTING LAW:**

- 1) Establishes the Unfair Competition Law (UCL), which provides a statutory cause of action for any unlawful, unfair, or fraudulent business act or practice and unfair, deceptive, untrue, or misleading advertising, including over the internet. (Business and Professions Code Section 17200 *et seq.*)
- 2) Establishes the False Advertising Law (FAL), which proscribes making or disseminating any statement that is known or should be known to be untrue or misleading with intent to directly

or indirectly dispose of real or personal property. (Business and Professions Code Section 17500 *et seq.*)

- 3) Provides remedies for individuals who have suffered damages as a result of fraud or deceit, including situations involving fraudulent misrepresentations. (Civil Code Sections 1572-1573, 1709-1710.)
- 4) Establishes the Consumer Legal Remedies Act (CLRA), which prohibits unfair methods of competition and unfair or deceptive acts or practices undertaken by any person in a transaction intended to result or which results in the sale or lease of goods or services to any consumer. (Civil Code Section 1750 *et seq.*)
- 5) Prohibits an insurer from requiring that an automobile be repaired at a specific automotive repair dealer. Prohibits an insurer from suggesting and recommending that any automobile be repaired at a specific automotive repair dealer unless either of the following applies:
  - a) A referral is expressly requested by the claimant; or
  - b) The claimant has been informed in writing of the right to select the automotive repair dealer. (Insurance Code Section 758.5.)
- 6) Requires insurers to provide each insured with an Auto Body Repair Consumer Bill of Rights. The bill of rights must contain, among other items, information regarding the consumer's right to select an auto body repair shop for auto body damage covered by the insurance policy and that an insurer may not require the work be performed at a particular auto body repair shop. (Insurance Code Section 1874.87.)

**FISCAL EFFECT:** As currently in print this bill is keyed fiscal.

**COMMENTS:** Modern cars are increasingly equipped with advanced driver assistance systems (ADAS). These systems can help to keep not only drivers and their passengers safe, but also pedestrians, cyclists, and other drivers on the road. Vehicles can include forward collision warnings, automatic emergency braking, and adaptive cruise control, among other systems. (*Driver Assistance Technologies*, National Highway Traffic Safety Administration (NHTSA), available at: <https://www.nhtsa.gov/vehicle-safety/driver-assistance-technologies/>.) Use of these systems can help warn drivers of an impending crash or even take action to avoid the crash altogether.

Although these systems can help to reduce vehicle accidents, they often lead to higher costs for repairs or maintenance. When a windshield is damaged and requires repair or replacement, the ADAS components need to be recalibrated to ensure the systems function accurately. (*Understanding the Importance of Calibration: What are the Facts?* Auto Glass Safety Council, available at: <https://agsc.org/understanding-the-importance-of-calibration-what-are-the-facts/>.) For older vehicles that do not have any ADAS systems, a windshield replacement, as an example, costs roughly \$300 to \$600. (Austin Morris, *It May Cost More Than You Think to Replace a Windshield*, Kelley Blue Book (Aug. 12, 2025) available at: <https://www.kbb.com/car-advice/it-may-cost-more-than-you-think-to-replace-windshield/>.) However, for newer vehicles with ADAS, the cost to replace a windshield increases to over \$1,000, since a windshield replacement also requires recalibration of ADAS sensors, among other things. (*Ibid.*)

In support of the bill, the author writes:

Across the United States, windshield glass-related losses in comprehensive auto insurance are frequent. An average of 12-14 million claims are filed per year, with glass repair or replacement accounting for nearly 30% of all vehicle claims. Additionally, motor vehicle glass has become increasingly sophisticated, incorporating advanced technologies such as heads-up displays, embedded antennas, rain sensors, and Advanced Driver Assistance Systems (ADAS) components, including cameras and lane-departure sensors. These technological features make glass replacement more complex, requiring special installation and precise calibration to ensure proper functionality. With the rise in glass-related losses and advances in technology, SB 988 provides a series of commonsense reforms to the auto glass industry governing insurance assignments, repair disclosures, billing practices, and claim solicitation. SB 988 would restrict the insured from assigning policy benefits to repair shops, preventing AOB abuse, require shops to provide upfront estimates and itemized invoices, and prohibit the use of inducements to use specific repair shops and protect insureds' right to select their preferred provider. With all these provisions, this bill will reduce fraudulent claims, ensure safety, protect consumer choice, and stabilize insurance costs.

**Background.** This bill mirrors the National Council of Insurance Legislators' (NCOIL) model legislation. (*Motor Vehicle Glass Model Act*, NCOIL (Apr. 27, 2025) available at: <https://ncoil.org/wp-content/uploads/2025/04/NCOIL-Motor-Vehicle-Glass-Model-Adopted-April-2025.pdf>.) Kentucky, Florida, New York, and Louisiana have passed similar measures to this bill. Washington and Illinois have introduced the model bill in their legislatures. (Abby Bowman, *The Bills Keep Coming: State Auto Glass Legislation Wave Continues*, glassBYTES.com (Jan. 15, 2026) available at: <https://glassbytes.com/2026/01/the-bills-keep-coming-state-auto-glass-legislation-wave-continues/>.) According to the author:

With the rise of claims and the greater cost of repairs, the number of motor vehicle glass repair/replacement services has grown rapidly in recent years. Many shops actively seek new customers through inducements such as gift cards, cash, or discounts. These businesses often rely on a business structure that allows for Assignment of Benefits (AOB) arrangements, allowing the repair shops to bill insurers directly while the consumer has little visibility into the costs, or the services performed. While convenient, this model can lead to poor outcomes for consumers, including inflated claims or overbilling, failure to properly calibrate Advanced Driver Assistance Systems (ADAS), and reduced safety. Existing enforcement under the California Department of Insurance is limited but some cases report vehicles with improperly billed or non-calibrated glass repairs. This practice also lessens consumer choice and transparency, with some insured being led to specific repair shops or being misled about the need for calibration, resulting in vulnerable consumers. Furthermore, increasing overbilled claims can be denied and/or litigated by insurers, contributing to rising premiums. The combination of aggressive marketing, AOB use, and limited oversight increases financial and safety risks, underscoring the need for stronger consumer protections.

**Assignment of Benefits.** An Assignment of Benefits (AOB) is an agreement between an insurance policyholder and a third-party, whereby the third-party is allowed to act on behalf of the insured, mainly to seek payment for work performed from the insurance company. (*Assignment of Benefits: Consumer Beware*, NAIC (Sept. 13, 2023) available at: <https://content.naic.org/article/consumer-insight-assignment-benefits-consumer-beware>.) An AOB can allow for efficiency in claims processing, since the third-party files the claim and

collects payment without involvement by the insured. (*Ibid.*) However, the third-party can demand a higher amount than the insured offers and potentially sue the insurance company—on behalf of the insured—to seek the higher payment. (*Ibid.*)

Recent reporting details the way in which AOBs are being abused. Referred to by insurance companies as “harvesters,” individuals representing auto glass shops offer free windshield replacements for insured individuals, then request insured individuals agree to an AOB. (Eli Tan, *How Florida’s ‘unscrupulous’ auto glass shops fuel an insurance crisis*, Wash. Post (Nov. 12, 2023) available at: <https://www.washingtonpost.com/business/2023/11/12/auto-glass-florida-insurance/>.) The auto glass shops then charge insurance companies inflated amounts, which can lead to a denial of claims and ensuing litigation. (*Ibid.*) This increase in litigation can increase insurance premiums for all consumers.

***This bill*** requires a motor vehicle glass repair shop to notify the customer if their vehicle has an ADAS. If the vehicle does have an ADAS, then the motor vehicle glass repair shop must inform the customer whether the replacement or repair of the vehicle’s windshield will then require a calibration or recalibration of the ADAS system, and whether the motor vehicle glass repair shop intends to perform the calibration or recalibration. If the motor vehicle glass repair shop cannot perform that calibration or recalibration, then they must notify the customer that the vehicle should be taken to the vehicle’s manufacturer’s dealership or a qualified specialist.

If a customer intends to use a first-party insurance policy, the motor vehicle glass repair shop must, before contracting to replace or repair the damaged vehicle glass, receive a claim or referral number for the claim under the vehicle’s insurance policy.

This bill requires a motor vehicle glass repair shop to provide customers with a good faith estimate for the repair or replacement of damaged motor vehicle glass and, upon completion of the repair, not charge customers more than is reasonable or customary. The motor vehicle repair shop must also provide customers with an itemized invoice and receipt, and a notice of whether the ADAS—if the vehicle is equipped—was successfully recalibrated or not.

Additionally, this bill prohibits an insured customer whose insurance policy covers windshield and calibration repair or replacement, from entering into an AOB with a motor vehicle auto glass repair shop. Any contract for an AOB entered into on and after January 1, 2027, would be void and unenforceable. Motor vehicle glass repair shops would be prohibited from offering gifts, gift cards, cash, or other incentives to potential customers in exchange for making a claim for repair or replacement of motor vehicle glass, under the customer’s motor vehicle insurance policy. Motor vehicle glass repair shops would also be prohibited from specified practices, which include:

- submitting false, misleading, or incomplete documentation or information to an insured or an insured’s insurer;
- indicating that work was performed in a geographical area that was not the geographical area where the work occurred;
- advising an insured to falsify the date of damage;
- falsely signing a work order or other insurance-related form;
- misrepresent to an insured or the insured’s insurer, including any agent of the insured or insurer, the price of the proposed repair or replacement;

- stating that an insured's insurer has approved the repair or replacement of damaged motor vehicle glass without verifying coverage with insurer's agent and obtaining confirmation of the coverage or approval; or
- stating that the repair or replacement of damaged motor vehicle glass will be paid for entirely by an insurer and at no cost to the insured unless the coverage has been verified by the insurer or the insurer's agent.

The bill clarifies that an insured is not required to use a specific motor vehicle glass repair shop to receive payments under their motor vehicle insurance policy.

The bill seeks to enforce these provisions through the imposition of civil penalties obtained in actions brought by public prosecutors. For the first violation of the bill's provisions, the civil penalty cannot exceed \$500 and for subsequent violations the civil penalty cannot exceed \$2,000. These civil penalties can be enforced by the Attorney General, city attorney, or county counsel. The bill does not create a private right of action.

***Opposition's Concerns.*** Although the Independent Glass Association (IGA) is the only organization to submit formal opposition in this committee, a number of independent auto glass repair shops have raised concerns about the measure. Both IGA and the independent auto glass repair shops support the ADAS notice and calibration disclosure provisions. However, they highlight several issues, some of which are discussed below:

***Assignment of Benefits.*** The independent auto glass repair shops argue that the restriction on the use of assignments of benefits prevents efficiency in the repair process and makes it more difficult for customers to select the repair shop of their choosing. Although AOBs may offer some level of efficiency, their use removes the insured from the claim process, and therefore, eliminates the ability for the insured to see the costs claimed under the insurance policy. As mentioned above, if costs are then inflated, that can lead to a denial of claims, litigation, and the potential for increased premiums for all.

***Claim Number.*** The independent auto glass repair shops argue that customers often come to them before ever filing a claim with their insurance, and that customers use the independent shops to ask questions about their deductible, policy limitations, or the claims process. Requiring a claim number before work is performed, they argue, creates an advantage for insurers to influence where customers get their repairs performed. However, according to the author, it is common practice to get a claim number from an insurance provider before any type of work is performed.

***Anti-steering.*** The independent auto glass repair shops argue that this bill will place new restrictions on repair shops, but not equivalent restrictions on insurers, third-party administrators, glass networks, or affiliated glass companies. As stated above, there are already prohibitions against insurers requiring a vehicle to be repaired at a specific repair shop or suggesting or recommending a specific repair shop, pursuant to specified exceptions.

***ARGUMENTS IN SUPPORT:*** This bill is supported by the National Insurance Crime Bureau (NICB) and Safelite. NICB writes in support:

Current California law allows consumers to sign over their insurance claim rights by assigning those benefits via agreement to a service provider, such as an auto repair shop. This practice has unfortunately become an avenue for abuse by unscrupulous glass repair shops to submit frivolous, inflated, and fraudulent insurance claims. Additionally, NICB has seen

unscrupulous glass repair shops charge for services, such as the recalibration of advance driver assistance systems, but without performing the work.

Senate Bill 988 will help stem auto glass repair fraud by restricting the ability to assign benefits; requiring glass repair shops to provide notice to customers justifying advanced driver assistance systems recalibration services; requiring proof of repair; establishing reasonable fees for glass repair and replacement; and prohibiting inducements.

Safelite writes in support:

Motor vehicle glass has become increasingly sophisticated, incorporating advanced technologies such as heads-up displays, embedded antennas, rain sensors, and Advanced Driver Assistance Systems (ADAS) including cameras, lane-departure sensors, and collision mitigation systems. Proper installation and calibration of these systems is essential to ensure both vehicle safety and consumer confidence. However, the growth of Assignment of Benefits (AOB) arrangements, the use of inducements and aggressive marketing practices by some repair shops has introduced significant consumer risk. These practices can result in improper ADAS calibration, unnecessary full glass replacements (rather than repair), inflated claims, overbilling, and reduced transparency. In these instances, consumers have little visibility into the costs or quality of services performed, and their choice of repair provider is often limited or manipulated. Moreover, as erroneous claims are filed, litigation costs increase for insurers only increasing insurance premiums for all Californians.

SB 988 addresses these risks through a series of reforms designed to protect consumers and establish industry best practices. The bill prohibits AOB for glass repair, requires repair shops to disclose whether ADAS calibration is necessary and to provide written confirmation upon completion (and success), mandates good faith estimates and itemized invoices be provided to customers, and eliminates inducements that steer insureds to particular shops. It also ensures that consumers retain meaningful choice in selecting a qualified repair provider. These reforms are consistent with national model legislation adopted by the National Council of Insurance Legislators (NCOIL) and mirror “Safe Glass Act” policies implemented in other states to protect consumers.

***ARGUMENTS IN OPPOSITION:*** The Independent Glass Association (IGA) opposes this bill unless amended, and writes the following:

IGA supports consumer safety. We support clear, written ADAS and calibration disclosures. We support transparency, accurate invoicing, and meaningful notice to consumers before and after a windshield replacement or repair. Those provisions can and should move forward.

However, SB 988 goes far beyond safety disclosures. As currently drafted, the bill changes the civil rights and contract rights of California consumers, restricts how independent shops may assist their customers, and creates new procedural barriers that will benefit insurer-controlled claim systems and vertically integrated glass networks at the expense of consumer choice and small businesses.

[...]

IGA respectfully requests the following amendments:

1. Preserve the ADAS and calibration notice requirements.
2. Remove the prohibition on post-loss assignment of benefits, or at minimum preserve the consumer's right to execute a post-loss assignment after a covered loss has occurred.
3. Remove the requirement that a shop receive a claim or referral number before contracting with the consumer.
4. Add clear anti-steering language that applies to insurers, third-party administrators, networks, and affiliated glass companies.
5. Require fair and neutral claim handling regardless of whether the consumer chooses a network, non-network, preferred, or independent repair facility.
6. Narrow the inducement provision so it targets fraudulent or deceptive claim solicitation without restricting lawful advertising, customer education, discounts, or competitive consumer assistance.
7. Ensure that any documentation, pricing, approval, or claim-handling requirements apply equally to all providers, including affiliated or preferred glass companies.

**REGISTERED SUPPORT / OPPOSITION:**

**Support**

American Property Casualty Insurance Association  
National Association of Mutual Insurance Companies  
National Insurance Crime Bureau  
Pacific Association of Domestic Insurance Companies  
Personal Insurance Federation of California  
Safelite

**Oppose**

Showcase Auto Glass INC.

**Oppose Unless Amended**

Auto Glass Safety Council  
Bay Area Auto Glass Express LLC  
Independent Glass Association  
Several independent auto glass businesses

**Analysis Prepared by:** Griff Ryan-Roberts / JUD. / (916) 319-2334