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Testimony of American Property Casualty Insurance Association (APCIA)

Senate Judicial Proceedings Committee

Senate Bill Senate Bill 445

Vehicle Equipment - Safety Glass - Replacement Standards

February 10, 2021

Favorable with Amendments

The American Property Casualty Insurance Association (APCIA) represents more than 1200 insurers and reinsurers that provide critically important insurance protection throughout the U.S. and world. In combination, our members write 60% of the U.S. property casualty market. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe. In Maryland, our members write 51.1% of all personal auto premium and 78.1% of all commercial auto premium. APCIA appreciates the opportunity to provide written comments to Senate Bill 445.

Senate Bill 445 requires the Motor Vehicle Administration to adopt regulations and requirements regarding the use of aftermarket safety glass replacement that meet or exceed certain standards established by the Auto Glass Safety Council. APCIA fully supports safe, quality and cost-effective repairs, but it is not always clear what is a technical repair standard and what is not. This warrants further review and information. We are also uncertain if the MVA has regulatory authority on glass replacement companies.

APCIA recommends that the MVA conduct a study to further examine what should be the standards in this area of auto repair and if further regulation of the industry is needed and report back to the Committee with its recommendations and findings APCIA urges the Committee to consider converting Senate Bill 445 into a MVA study to make recommendations to the Committee for 2022.