

December 17, 2025

Via Email and USPS

The Honorable Senator Adrian Cortes  
Washington State Senate  
411 Legislative Building  
PO Box 40418  
Olympia, WA 98504

Re: Opposition to SB 5871 as Introduced – Support if Amended

Dear Senator Cortes,

On behalf of the Independent Glass Association (IGA) and the independent motor vehicle glass repair businesses we represent nationwide, including many operating in Washington State, we write to express respectful opposition to SB 5871 as currently introduced, while also offering constructive, good-faith amendments that would allow us to support the bill.

We appreciate the sponsor's focus on consumer safety, transparency, and informed decision-making, particularly regarding advanced driver assistance systems (ADAS). These are important and shared goals. However, as introduced, SB 5871 places most regulatory obligations and liability on repair facilities while leaving the primary sources of consumer harm: insurance steering, conflicts of interest, and insurer-controlled reimbursement practices, largely unaddressed.

### **Key Concerns with SB 5871 as Introduced**

#### **1. Prohibition on Assignment of Benefits (AOB)**

The bill's blanket prohibition on post-loss assignment of benefits removes a practical tool that consumers use to resolve claim disputes efficiently. This shifts administrative burdens back onto policyholders, often following an accident or unexpected loss, and disproportionately advantages vertically integrated insurer-affiliated networks that do not rely on assignment or authorization mechanisms.

IGA is not advocating for unlimited AOBs. Rather, we support a narrow, revocable post-loss authorization that allows repair facilities to communicate with insurers and resolve invoice disputes solely related to the glass repair performed.

#### **2. Undefined "Reasonable and Customary" Pricing Standard**

SB 5871 restricts repair facilities from charging more than "reasonable and customary" fees without defining how those fees are determined. In practice, this standard is often set unilaterally by insurers or third-party administrators, resulting in below-market reimbursement that undermines safety, particularly for OEM-required ADAS calibration.

Without a transparent, market-based reimbursement standard, safety requirements risk becoming unfunded mandates.

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**IGA** INDEPENDENT  
GLASS ASSOCIATION

### **3. Lack of Meaningful Anti-Steering Protections**

While SB 5871 states that consumers have the right to choose their repair facility, it does not meaningfully restrict steering practices that occur at the first notice of loss through scripts, automated claim routing, or undisclosed insurer ownership of repair facilities.

As a result, “choice” may exist in theory but not in practice.

### **4. Imbalanced Enforcement Framework**

The bill creates compliance obligations and penalties for repair facilities but provides little accountability for insurers or third-party administrators whose claim-handling practices drive many of the problems the bill seeks to address. Additionally, the bill expressly limits consumer remedies, reducing deterrence and enforcement effectiveness.

### **A Path Forward: Amend, Don’t Abandon**

IGA has developed a targeted amendment package that:

- Preserves SB 5871’s safety and transparency provisions;
- Ensures genuine consumer choice at the point of claim;
- Establishes fair, market-based reimbursement standards;
- Balances enforcement obligations between repair facilities and insurers; and
- Protects consumers without expanding coverage or increasing premiums.

We believe these amendments strengthen the bill and align it with the legislature’s stated goals.

For these reasons, the Independent Glass Association must oppose SB 5871 as introduced. However, with the proposed amendments, we would be prepared to support the bill and work collaboratively with your office, committee members, and regulators to ensure its successful implementation.

We respectfully request the opportunity to meet with you or your staff to discuss these amendments and answer any questions.

Thank you for your leadership and consideration.

Respectfully submitted,

Gary Hart



Gary Hart, Executive Director  
Independent Glass Association

cc: Kirsi Lundhagen, Legislative Assistant