CS for SB 1002, 1st Engrossed

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1 2 An act relating to motor vehicle glass; amending s. 3 559.903, F.S.; defining the term "advanced driver assistance system"; revising the definition of the 4 5 term "motor vehicle repair"; amending s. 559.920, 6 F.S.; prohibiting motor vehicle repair shops or their 7 employees from offering anything of value to a 8 customer in exchange for making an insurance claim for 9 motor vehicle glass replacement or repair, including 10 offers made through certain persons; specifying that the failure to provide certain electronic or written 11 12 notice relating to calibrating or recalibrating an 13 advanced driver assistance system is unlawful; creating s. 627.7289, F.S.; prohibiting persons from 14 15 entering into assignment agreements of post-loss 16 benefits for motor vehicle glass replacement or repair 17 after a specified date; providing that such assignment agreements are void and unenforceable; defining the 18 19 term "assignment agreement"; creating s. 627.7291, F.S.; prohibiting certain persons from requiring 20 21 claimants to use certain companies or locations for 22 specified services and products; authorizing certain 23 persons to provide explanations of certain motor 24 vehicle comprehensive coverage benefits; requiring 25 certain persons to provide specified discounts to insureds under certain circumstances; providing 26 27 construction; providing applicability; providing an effective date. 28 29

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30	Be It Enacted by the Legislature of the State of Florida:
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32	Section 1. Present subsections (1) through (5), (6), and
33	(7) of section 559.903, Florida Statutes, are redesignated as
34	subsections (2) through (6), (8), and (9), respectively, a new
35	subsection (1) is added to that section, and present subsection
36	(8) of that section is amended, to read:
37	559.903 DefinitionsAs used in this act:
38	(1) "Advanced driver assistance system" means any motor
39	vehicle electronic safety system that is associated with motor
40	vehicle glass and is designed to support the driver and motor
41	vehicle in a manner intended to increase motor vehicle safety
42	and reduce losses associated with motor vehicle crashes.
43	(7) (8) "Motor vehicle repair" means all maintenance of and
44	modifications and repairs to motor vehicles, and diagnostic work
45	incident thereto, including, but not limited to, the rebuilding
46	or restoring of rebuilt vehicles, body work, painting, warranty
47	work, calibration or recalibration of advanced driver assistance
48	systems, and other work customarily undertaken by motor vehicle
49	repair shops.
50	Section 2. Section 559.920, Florida Statutes, is amended to
51	read:
52	559.920 Unlawful acts and practices.—It <u>is</u> shall be a
53	violation of this act for any motor vehicle repair shop or
54	employee thereof to <u>do any of the following</u> :
55	(1) Engage or attempt to engage in repair work for
56	compensation of any type without first being registered with or
57	having submitted an affidavit of exemption to the department $\underline{\cdot} au$
58	(2) Make or charge for repairs <u>that</u> which have not been

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59 expressly or impliedly authorized by the customer. \div

60 (3) Misrepresent that repairs have been made to a motor
61 vehicle.÷

62 (4) Misrepresent that certain parts and repairs are
63 necessary to repair a vehicle.;

64 (5) Misrepresent that the vehicle being inspected or 65 diagnosed is in a dangerous condition or that the customer's 66 continued use of the vehicle may be harmful or cause great 67 damage to the vehicle.;

68 (6) Fraudulently alter any customer contract, estimate,
69 invoice, or other document.+

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(7) Fraudulently misuse any customer's credit card.+

(8) Make or authorize in any manner or by any means whatever any written or oral statement <u>that</u> which is untrue, deceptive, or misleading, and <u>that</u> which is known, or <u>that</u> which by the exercise of reasonable care should be known, to be untrue, deceptive, or misleading.;

(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<u>.</u>;

(10) Substitute used, rebuilt, salvaged, or straightened parts for new replacement parts without notice to the motor vehicle owner and to her or his insurer if the cost of repair is to be paid pursuant to an insurance policy and the identity of the insurer or its claims adjuster is disclosed to the motor vehicle repair shop.;

(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.+

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88 (12) Fail or refuse to give to a customer a copy of any document requiring the customer's signature upon completion or 90 cancellation of the repair work.+

91 (13) Willfully depart from or disregard accepted practices and professional standards.+ 92

(14) Have repair work subcontracted without the knowledge 93 94 or consent of the customer unless the motor vehicle repair shop or employee thereof demonstrates that the customer could not 95 96 reasonably have been notified. +

97 (15) Conduct the business of motor vehicle repair in a 98 location other than that stated on the registration 99 certificate.+

100 (16) Rebuild or restore a rebuilt vehicle without the 101 knowledge of the owner in such a manner that it does not conform to the original vehicle manufacturer's established repair 102 103 procedures or specifications and allowable tolerances for the 104 particular model and year.; or

105 (17) Offer to a customer a rebate, gift, gift card, cash, 106 coupon, or any other thing of value in exchange for making an 107 insurance claim for motor vehicle glass replacement or repair, 108 including, but not limited to, calibration or recalibration of 109 an advanced driver assistance system. A nonemployee who is 110 compensated for the solicitation of insurance claims is also 111 prohibited from making such offer.

112 (18) Fail to provide electronic notice or written notice in 113 at least 12-point type to the customer whether the calibration 114 or recalibration of the advanced driver assistance system is 115 required as part of the replacement or repair of motor vehicle 116 glass to make such system operable and to ensure such service is

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20231002er 117 performed in a manner that meets or exceeds the vehicle 118 manufacturer's specifications. 119 (20) Perform any other act that is a violation of this part 120 or that constitutes fraud or misrepresentation. 121 (19) (18) Violate any provision of s. 713.585. Section 3. Section 627.7289, Florida Statutes, is created 122 123 to read: 124 627.7289 Assignment of post-loss motor vehicle glass 125 benefits prohibited.-126 (1) A policyholder or any other person may not enter into 127 an assignment agreement of post-loss benefits for motor vehicle glass replacement or repair, including, but not limited to, for 128 129 calibration or recalibration of advanced driver assistance 130 systems as defined in s. 559.903, under a policy of motor 131 vehicle insurance issued or renewed in this state by an 132 authorized insurer on or after July 1, 2023. Any such assignment 133 agreement entered into in violation of this subsection is void 134 and unenforceable. 135 (2) As used in this section, the term "assignment agreement" means any instrument, regardless of how such 136 agreement is named or styled, by which post-loss benefits, 137 138 including, but not limited to, claim payments, under a motor 139 vehicle insurance policy are, in whole or in part, assigned or 140 transferred to, or acquired in any manner by, a person providing 141 services for motor vehicle glass replacement or repair, including, but not limited to, inspecting, protecting, 142 143 repairing, restoring, or replacing the motor vehicle glass or 144 calibrating or recalibrating advanced driver assistance systems. 145 Section 4. Section 627.7291, Florida Statutes, is created

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146	to read:
147	627.7291 Motor vehicle windshield claims and practices;
148	steering prohibited; exceptions
149	(1) A person, including an insurer, agent, adjuster, or any
150	person or entity acting on the insurer's, agent's, or adjuster's
151	behalf, may not require a claimant to use a particular company
152	or location for the provision of motor vehicle windshield glass
153	replacement, repair, or calibration services or windshield glass
154	products which are subject to a claim for replacement, repair,
155	or calibration, in whole or in part, under the terms of a
156	personal lines automobile insurance policy.
157	(2) An insurer, agent, adjuster, or any person or entity
158	acting on the insurer's, agent's, or adjuster's behalf may
159	provide an explanation of motor vehicle comprehensive coverage
160	benefits and any applicable limit of liability to a claimant.
161	(3) An insurer, or any person or entity acting on the
162	insurer's behalf, must provide an actuarially sound discount to
163	the insured if they offer, and an insured accepts, a policy that
164	contains a repair arrangement for the provision of windshield
165	glass replacement, repair, or calibration services or windshield
166	glass products.
167	(4) This section may not be construed to create a private
168	cause of action.
169	(5) This section applies to motor vehicle windshield glass
170	claims under the comprehensive or combined additional coverage
171	provisions of a personal lines motor vehicle insurance policy.
172	Section 5. This act shall take effect upon becoming a law.

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