

HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	Senate File 573	House Committee:	PASSED 4/1/25 (21-0)
Committee:	Commerce	House Floor:	PASSED 4/21/25 (91-0)
Floor Manager:	Rep. Judd Lawler	Senate Floor:	PASSED 3/19/25 (47-0)
Date:	April 21, 2025		PASSED 4/28/25 (49-0)
Staff:	Natalie Ginty (5-2063)	Governor:	SIGNED 5/6/25

Vehicle Glass Repair

- This bill prohibits certain practices by motor vehicle glass repair shops and requires notifications regarding advanced drive assistance systems.

Section by Section Analysis

Section 1 (Iowa Code 321B.1) – New Section

Defines “advanced driver assistance system”, “insurance producer”, “insured person”, “insurer”, “motor vehicle glass”, “motor vehicle glass repair shop”, “notice”, “repairing or replacing damaged motor vehicle glass”, and “rights or benefits under the policy”.

Section 2 (Iowa Code 321B.2) – New Section

Prohibits insured individuals from transferring duties/rights/benefits of their policy regarding repair or replacement of damaged motor vehicle glass.

Section 3 (Iowa Code 321B.3) – New Section

Requires motor vehicle glass repair shops to notify the insured if the vehicle has advanced driver assistance systems prior to replacing the glass. The shop must also notify whether calibration is needed and whether the shop is capable of the calibration.

Section 4 (Iowa Code 321B.4) – New Section

Motor vehicle glass repair shops must verify the insured has made a claim, the shop received the claim and the notification requirements of section 3 were followed prior to agreeing to the repair that is being paid for by insurance.

Requires the shop to also provide the insured with a good faith estimate of the fees and costs, and after repair provide an itemized invoice/receipt, a notice regarding calibration success.

Section 5 (Iowa Code 321B.5) – New Section

Prohibits the repair shops from offering a rebate, gift, gift card, cash, coupon, fee, prize, bonus, payment, incentive, inducement, or any other thing of value to an insured in exchange for directing or making a claim under the insurance policy for repair.

Prohibits shops from:

- Charging unreasonable fees or costs
- Submitting false documentation
- Falsey sign a work order
- Misrepresent the estimated fees and costs
- States that they have received insurance approval without receiving approval

Section 6 (Iowa Code 321B.6) – New Section

Prohibits insurers from limiting where an insured can receive glass repair services under their policy.

Section 7 (Iowa Code 321B.7) – New Section

Shops are presumed to know they are violating the law if there is a consistent patten of prohibited activities.

Sections 8-9 (Iowa Code 321B.8, 507B.3)

Violations are an unfair trade practice

Section 10 – Applicability

Applies to insurance policies after the effective date of this bill.