

MetLife Auto & Home Glass Program

Beware of “Windshield Bullies”

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MetLife®

The National Insurance Crime Bureau (NICB) reported a 23 percent increase in all questionable claims from 2008 through 2010. The automobile insurance industry had the largest number of those claims, with one of the major culprits being deceptive practices from “windshield bullies.” By learning the difference between the dishonest tactics of these bullies and the safe way to go about fixing legitimate glass damage, you can help to protect your policyholders.

If it sounds too good to be true, it probably is!

It could happen at a gas station, car wash or even at the policyholder’s front door! A stranger approaches and points to a tiny spot on the windshield. He/she offers an easy solution to fix the “damage” right then and there for free, and simply needs to verify the policyholder’s insurance information. In reality, this dishonest salesman has little training in windshield repair. Instead, the salesman is trying to take advantage of the policyholder by filing a deceptive vehicle glass claim.

Never allow your policyholder to be pressured into vehicle glass work.

These bullies hound your policyholders with high-pressure sales pitches. The scammers push policyholders to let them do repairs or replacements on the spot. These aggressive tactics are often used to get the policyholder to buy into the fraudulent scheme.

Protect your policyholder & their personal information.

Any glass work these scammers perform may be unsafe because of the lack of proper training and the use of poor quality glass for replacements. Many times, glass work is not even necessary, and it’s very likely policyholders won’t be able to reach the company later in the event of poor workmanship or warranty issues.

Just have your policyholders say “no” to this salesperson and remove themselves from the situation as quickly as possible. Make sure that they don’t give out their insurance information, which includes a lot of personal details that could be used to file a fraudulent claim.

Know how to spot and fix legitimate damage.

- ◆ Windshields provide important structural support that keeps drivers and passengers safe.
- ◆ Damage up to the size of a dollar bill can often be repaired without having to replace the windshield.
- ◆ Some small chips and pits may not threaten the windshield’s integrity.
- ◆ Contact our 24-hour MetLife Glass Program at 800-854-6011 to reach a trusted vehicle glass company who diagnose the damage properly.

MetLife Auto &
Home Glass
Program

★★★★

24-Hour
Reporting Hotline

★★★★

800-854-6011