VyRal

A LeakReceipts Field Guide

LeakReceipts for Auto Glass

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Auto Glass — Insurer Network (ADAS)

by VyRal Dynasty

LeakReceipts for Auto Glass The Field Guide: where the money leaks, how to prove it, and how to close it

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

The leak isn't in the price of the glass — it's in the calibration your insurer's network is supposed to pay for and often doesn't. Since most ADAS-equipped vehicles need their forward camera recalibrated after a windshield replacement, that calibration should show up on your settlement as its own paid line. Too often it's denied, capped, or folded into the glass price so it looks free — even though you performed it, and even though the company that processes many of these claims (Safelite Solutions) shares a parent with your biggest competitor (Safelite AutoGlass). This audit doesn't tell you whether any one denial was legitimate. It shows you, job by job, what you billed against what you were actually paid — for the glass, the calibration, and the admin fee taken off the top — so you can see the pattern in your own numbers.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	BLS Wage Benchmark for Glass Technicians	Moderate	VERIFIED	1
2	AEB Mandate Timeline Is Unsettled	Small but common	STRUCTURAL	1
3	Pride Economy — The Calibration Bay	Small but common	STRUCTURAL	1
4	Self-Employment Tax Boundary	Small but common	STRUCTURAL	1
5	ADAS Calibration Denied, Capped, or Bundled	Major	STILL BEING MEASURED	1
6	Short-Pay to a Below-Invoice "Market" Rate — Litigated, Not Settled	Major	STILL BEING MEASURED	1
7	Claims Administrator Is Your Competitor's Sibling Company	Significant	STILL BEING MEASURED	1
8	OEM Redo Risk from Aftermarket Brackets or Glass	Moderate	STILL BEING MEASURED	1

Then there are 2 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Mobile miles, drive-time and dynamic-calibration road time aren't on the insurer's rate

Customers and insurers expect me to come to them, but the network rate pays for glass, labor and kit, not the drive. Dynamic calibration means driving the car on real roads until the system sets. When fuel jumps, my rate doesn't move.

Found in 6 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

States took away my assignment of benefits, and insurers can now sue me back

In Florida and now New York and other states I can't take an assignment of benefits, so I lose my right to sue the insurer for the full bill. Meanwhile an insurer can come after a shop for years of past invoices. Every new state law adds disclosure rules and fines I have to follow.

Found in 6 public sources; newest dated 2026-08-12. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Glass and parts prices jump between my quote and my install

Most of my glass and parts come through Mexico, Canada or China, and tariffs pushed supplier prices up fast. I quote a job and by install day the glass costs more, so I either eat it or shorten how long my quotes are good. The big chains buy in volume; I don't.

Found in 5 public sources; newest dated 2026-10-15. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Insurer makes me try aftermarket glass first; when the camera won't calibrate, I eat the redo

On cars with a windshield camera, the insurer or TPA won't approve OEM glass until I install aftermarket and prove it failed calibration. Then I pull it, sometimes break it, put in OEM, and nobody pays for the first install. A two-hour job turns into a whole day and the customer is stuck without a car.

Found in 5 public sources; newest dated 2026-03-12. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The claims call center is owned by my biggest competitor and steers my customers away

The customer calls their insurer, gets routed to a call center run by the national chain, and somewhere on that call my job gets moved or cancelled. I did the quote and lined up the glass, then hear the customer 'chose another shop.' I can't even measure how much work I lose before the phone ever rings.

Found in 5 public sources; newest dated 2025-07-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

I have to buy calibration rigs, software and bay space just to keep doing windshields

More and more windshields have cameras, so I need a calibration frame, targets, software subscriptions, training and a level bay. That's up to twenty grand before the first job, and the insurer still wants pre-approval and may pay less than the dealer. If I don't buy it, I sublet and lose the margin.

Found in 4 public sources; newest dated 2026-09-01. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Short-pays too small to fight, and the cost of chasing them eats the difference

The insurer or TPA pays network rate, not my invoice. Chasing the gap means calls, appraisal fees, maybe court, and it takes a year or more. On a forty-dollar short-pay it isn't worth it, so I eat it.

Found in 4 public sources; newest dated 2025-07-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Techs paid on productivity eat redo jobs, drive time and review scores

As a tech my pay is tied to how many jobs I finish and how customers score me. Redo installs, waiting on approvals and driving between jobs don't count. Long days, and the review system can cut my check.

Found in 3 public sources; newest dated 2025-12-11. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: BLS Wage Benchmark for Glass Technicians

Size grade: Moderate · Evidence: VERIFIED

What it is. The Bureau of Labor Statistics reports a median annual wage of $47,630 for Automotive Glass Installers and Repairers (SOC 49-3022), May 2025 OEWS data, with employment projected to grow about 6% from 2025 to 2035.

Why it leaks. A shop paying techs near this wage benchmark, without separately tracking calibration production against it, can't see whether a tech's time is going to paid work or to redone/unpaid calibrations — the wage number alone hides the mix.

The number to hold it against. $47,630 — national median annual wage for auto glass installers and repairers (employees only; excludes the self-employed), May 2025. Source: BLS Occupational Outlook Handbook, Automotive Body and Glass Repairers, May 2025 data.

VERIFIED · Primary — government or regulator

> **Ask yourself:** What did each of your techs actually produce in paid calibration and glass work last month, against what you paid them?

1. Tech pay tracked without tracking which work got paid - unpaid calibrations hidden

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. On every job ticket, have the tech mark: glass only, glass plus calibration, calibration only, or redo.
2. Also mark whether the calibration was paid as its own line when the settlement came in.
3. Each month, for each tech: hours worked and pay, against paid glass jobs, paid calibrations, and unpaid or redone work. CALCULATED from your own tickets.
4. Use that to see where the time goes - not to judge your techs, but to see which payers and which glass cause the unpaid work. The federal wage median is context only.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

MESSAGE - to your techs, starting the new ticket fields:
"Team - starting [DATE], every ticket gets one more box: glass only / glass + calibration / calibration only / redo. If a calibration fails the first time, mark it as a redo and note the glass brand. This isn't about grading anyone - it's so we can see which jobs we're doing for free and go after the payers. Thanks. - [YOUR NAME]"

Fix 3 — Done for you. LeakReceipts

WE DO: tag every job by type and paid/unpaid status as settlements come in, and show each month what each tech produced in paid work against what you paid out. YOU DO: have the techs fill the ticket box, and decide what to change.

Keep it closed. The ticket box gets filled before the ticket is closed, every time.

What this fix can't decide for you. Employee pay decisions are the owner's. No figure promised.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed – paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 8.

The full Field Guide for Auto Glass walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/auto-glass

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7