

**Issue:  
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**Wisconsin Collision Repair Professionals**

*The Body Shop Advocate*  
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**FROM THE DESK OF OUR PRESIDENT**



Welcome to the October issue of The Body Shop Advocate. A big thank you to Sue and Leah from Dean's Auto Body for taking over this project after Steve's retirement from the association. We have a lot of great information in this month's issue! Be sure to check out Shey Knight's article from Fender Bender on empowering customers rather than engaging directly with insurance companies. We have talked many times in The Advocate about the importance of getting the customers more involved in the repair process. The days of dealing directly with an adjuster, getting paid fully quickly and delivering the vehicle to the owner are now gone, and Shey has some excellent tips on how to make the transition to a customer focused approach.

Also in this issue is a good video from SCRS on the importance of getting involved with your team's families. New this month is a legislative statute tip on unfair claims settlement practices. This is probably the biggest topic that we at WCRP get questions and concerns on. This is why we have developed the simple complaint form for your use. Please click on the link in the article and fill out the form! We will try to include a different statute each month, along with a short opinion as to why we think that it's important to your business.

Lastly, check out the article from RDN on the importance of consumer complaints to the Department of Insurance. The example is from Montana, but it reinforces how important it is to get these complaints forms to us in Wisconsin. If we don't receive any forms from you, the commissioner will assume everything is fine!

Larry Terrien



## Don't Get Your Toes Wet!

### Why Auto Body Shops Should Empower Customers Rather than Engage Directly with Insurance Companies

By: Shey Knight

The relationship between auto body shops and insurance companies has always been complex. It's like walking a "slippery slope." We call it "getting your toes wet," and who wants to dip their toes in an alligator-infested pond? While some shops have forged strong relationships with insurers, others have found that dealing with insurance companies can often be frustrating, time-consuming, and even detrimental to their business. And we have found that it's only getting worse! This article explores why auto collision shops might want to reconsider engaging directly with insurance companies to resolve claims and instead focus on educating and empowering their customers to navigate the insurance process independently.

#### The Challenges of Working Directly with Insurance Companies

Insurance companies, by their very nature, are in the business of managing risk and controlling costs. This often means that when it comes to auto collision repair shops, they are looking to minimize expenses. But for shops, this cost-cutting can lead to several challenges:

1. **Pressure to Use Cheaper Parts:** Insurance companies may push shops to use rebuilt, remanufactured, aftermarket or used parts instead of original equipment manufacturer (OEM) parts, which can compromise the quality and safety of the repair.
2. **Reduced Labor Rates:** Insurers often dictate labor rates that may not reflect the true cost of the skilled work required to properly repair a vehicle. This can squeeze margins and force shops to cut corners.
3. **Delayed Payments:** Dealing with insurance adjusters can be time-consuming and payments may be delayed as claims are processed and negotiated. This can disrupt cash flow and create financial stress for the shop.
4. **Restricted Repair Methods:** Insurance companies may specify certain repair methods that are less costly but not necessarily the best or safest options for the vehicle. This can put shops in a difficult position,

balancing the need to satisfy the insurer with the desire to do right by the customer.

5. Customer Relationship Impact: If a shop is seen as too close to an insurance company, customers might feel that their best interests are not being prioritized. This can erode trust and damage the shop's reputation.
6. Demand on Your Staff: Shops are constantly bombarded with insurance company requests and demands. This is a huge demand and burden on our already overworked staff members.
7. Rude Conversations: Lets face it; unless you give in to insurance company demands, they can be downright rude! This demoralizes your staff and causes unnecessary stress.

[continue reading..](#)

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## *Snl 's Comments*

(Sue and Leah)

As we prepare to dive into the busy season, it's essential to equip ourselves with the knowledge and tools to empower our customers to play a role in their vehicle repairs. With a sprinkle of humor and a dash of motivation, we can guide them through the ins and outs of handling the repair process with their insurance company, ensuring they don't just see it as paperwork, but rather as a safety net that provides peace of mind and safe travels. Let's roll up our sleeves and get ready to transform this season into an opportunity for growth, not just for our customers but for us as well!!





**Quick Tip: Shaping Culture in Your Business (Part 1)**

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"Success is liking yourself, liking what you do, and liking how you do it"  
Maya Angelou

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*Upcoming Event*

\*\*\*\*\* **Spring 2025 Industry Event** \*\*\*\*\*  
**April 2025**

details to come

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Autumn is a gentle reminder that change can be beautiful

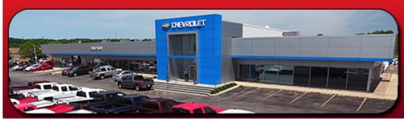


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## Legislation Statue Tip

**Wisconsin Statute: 6.11(3)(a)4. "Insurance company is engaging in unfair claims settlement practices by failing to attempt in good faith to effectuate fair and equitable settlement of claims submitted in which liability has become reasonably clear."**



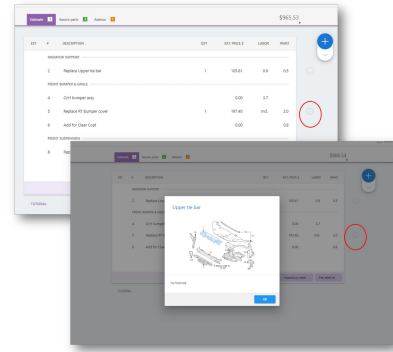
It is evident that many shops are facing similar challenges, and this moment presents a unique opportunity for us to unite our voices for positive change. By taking a proactive step and clicking the link to file a complaint, you not only contribute to the improvement of the industry but also empower yourself and others to advocate for better practices. Together, we can inspire transformation and create a more equitable environment for all businesses. Let's seize this chance to make a difference!

[Link to Complaint for Suppressed Labor Rates](#)





**Estimate Tip:**  
 CCCone Web users can hover over individual lines and click on the “O” on the right side of the line to quickly view part graphics information.



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# Montana Insurance Department addresses repair cost denial, refutes ‘unsupported’ claims from Liberty Mutual

By Lurah Lowery on August 22, 2024



In answer to a [consumer complaint](#), Montana’s deputy insurance commissioner has told Liberty Mutual its settlement of a claim isn’t sufficient and that simply stating a referenced blend study as “unverified” without evidence to back it up is unacceptable.

Liberty Mutual denied payment for the amount charged by the repair facility to blend the vehicle in question, citing the 50% blend time as “successful” and “well-established.”

“While we appreciate that Liberty Mutual has issued numerous payments on this claim, that does not justify it from paying for all costs of covered repairs that are reasonable and objectively supported by evidence,” wrote Deputy Insurance Commissioner Frank G. Cote in an Aug. 6 letter to Liberty Mutual. The blend study in question was done in 2022 by the Society of Collision Repair Specialists (SCRS) in coordination

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[Applications can be found here.](#)

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**P.O. Box 841**  
**Merrill, WI 54452-2841**  
**262-542-7707**  
**E-mail: [wcrpinfo@gmail.com](mailto:wcrpinfo@gmail.com)**  
**Website: [www.WCRP.pro](http://www.WCRP.pro)**

Wisconsin Collision Repair Professionals | P O Box 841 | Merrill, WI 54452 US

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