

Issue:
September
2024



Wisconsin Collision Repair Professionals

The Body Shop Advocate

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FROM THE DESK OF OUR PRESIDENT

How to pick the right insurance...

How do your customers choose their insurance companies? Chances are that they choose their insurer from a small group of national insurance companies that dominate the market and spend a ton of money on advertising (some of them over \$1 billion a year). Almost all of these ads are selling on cost. How many times have you seen an ad that says that they're the best at paying claims fairly and treating their customers right when they need them the most?



But are the cheapest companies really the best? To find out we recently completed our second annual insurance ranking survey. Member shops were asked to rate the insurance companies that they deal with based on their claims handling practices to assure safe and proper repairs and overall customer service (Here are the results: <https://wcrp.pro/insurers-survey-results/>). How does your company and the companies that you deal with rank?

Choosing a highly graded insurance company doesn't necessarily mean a high-priced policy. Several of our customers have found that many of the highly ranked companies offer premiums that are very competitive with or even lower than the big national companies.

So, what do we do now with this information? As we talk to our customers, many times they are looking to change companies or are frustrated with their current provider, but don't have any idea where to look other than the expensive advertising that they see and hear every day. It is our job to educate them as to which companies will be there for them when they need them the most. They will thank you for it and it will make your life easier down the road!

But what do we do for now when customers are struggling with how they are being treated by their current provider? Don't forget about the insurance complaint forms that are on our website <https://wcrp.pro/file-an-insurance-complaint/#> . We have had some of these forms submitted, but we need many more to show the insurance commissioner the trends that we are seeing every day. As you encounter issues with the companies that you deal with, please fill out a form and get it back to us right away. Together we can make a difference!

Larry Terrien
President

Welcome to the exciting world of insurance!

Get ready to elevate your customer service game with the latest Insurance Ranking Survey Results. Share this valuable information by proudly displaying it in your office or sending it out to your customers via email. Empower and educate your customers with the knowledge they need to make informed decisions about their insurance needs. Let's spread awareness and create a more informed community together!



WCRP Insurance Ranking Survey Result

Wisconsin Collision Repair Professionals (WCRP) has continued to pave the way for industry improvement. Our members recently completed a survey in which they graded 45 insurance companies based on their overall experiences with their claims handling practices to assure safe and proper repairs and overall customer service. They were instructed to only grade those insurance companies that they have had experience within their shop. Below are the results:

CHOICES	GRADE	CHOICES	GRADE	CHOICES	GRADE
ACUIITY	A+	ENCOVA	C+	FOUNDERS	C
ERIE	B	COUNTRY FINANCIAL	C+	AMERICAN FAMILY	C-
SECURA	B	STATE AUTO INSURANCE	C+	ENCOMPASS	C-
WEST BEND	B	CININNATI	C	PENN	C-
RURAL MUTUAL	B	HARTFORD	C	METLIFE	D+
WI MUTUAL	B-	ALLMERICA	C	TRAVELERS	D+
AUTO OWNERS	B-	DONEGAL	C	FARMERS	D
WEA	B-	INTEGRITY	C	PROGRESSIVE	D
PEKIN	B-	WESTERN NATIONAL	C	SAFECO	D-
BADGER MUTUAL	B-	AMICA	C	NATIONWIDE	D-
MT. MORRIS	C+	SELECTIVE	C	STATE FARM	D-
IMT	C+	GRANGE	C	LIBERTY MUTUAL	F
GERMANTOWN	C+	PARTNERS MUTUAL	C	ALLSTATE	F
HANOVER	C+	FIRST AUTO	C	GEICO	F
HASTINGS MUTUAL	C+	AAA	C	THE GENERAL	F



Quick Tip: Customer Service vs. Customer Experience

"Don't find fault, find a remedy; anyone can complain"

Henry Ford

WHAT?! What did I hear???

Spring 2025 Industry Event

April 3rd & 4th, 2025

more to come....



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- 3) True Cost of Hazardous Waste



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TO JOIN WCRP?**

Forward this newsletter to them! They can click [here](#) to go straight to the membership form or they can call Deb at 262-542-7707.



Review of consumer complaints finds at least one Montana insurer may be steering business to DRP shop

By Lurah Lowery on August 23, 2024

In an Aug. 21 advisory memorandum, Montana Insurance Commissioner Troy Downing said his office has been informed of possible steering to specific auto repair shops by at least one insurance company.

The advisory was issued as a reminder to insurance companies that, by law, they cannot steer consumers toward specific shops. It was also meant to remind consumers that, under

state law, they have the right to take their damaged vehicles to any collision repair facility of their choice.

Downing advises that insurers, including their producers and adjusters, "may not engage in any act or practice that intimidates, coerces, or threatens a claimant or that provides an incentive or inducement for a claimant to use a particular auto repair shop or location." According to the memorandum, at least one insurer with an established DRP may have discouraged a claimant from using a non-DRP shop by "misrepresenting information about the shop, claiming that the shop was difficult to work with, and made the claims process difficult." Downing didn't name the insurance company he referenced.

"These types of statements are intimidating and can easily discourage a consumer from selecting an auto repair shop of the consumer's choosing," Downing wrote. "An insurer may not make false claims or provide misleading information about body repair shops to steer consumers, directly or indirectly, toward the insurer's preferred auto repair shops."

Following a review of recent auto repair complaints, the Commissioner of Securities and Insurance (CSI) Office found that some insurance companies are paying for pre- and post-sublet scans at direct repair program shops but not at non-DRP shops "under the same or similar coverage circumstances," according to the memorandum.

Some insurance companies are also paying more for the scans if they're completed at DRP shops.

"In both instances above, these practices constitute illegal incentives or inducements to use DRP auto repair shops (also known as steering) and violate §33-18-224(1)(a)(ii)," Downing wrote. "It would also be illegal if an insurer used similar tactics regarding other services, such as calibration.

"An insurer may not require a customer to use a specific auto repair shop, directly or indirectly, to receive coverage for a repair (a scan in this case) or a higher reimbursement rate."

Downing advises insurers and their producers and adjusters to review their notices, practices, policies, and procedures to ensure compliance with Montana state law and the guidance given in his memorandum.

"The CSI will enforce the rights of claimants to receive the benefits to which they are contractually entitled and the protections they are afforded under the law."

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