

Issue:
December
2025



Wisconsin Collision Repair Professionals

The Body Shop Advocate

~ WE ALL DO BETTER TOGETHER ~



When the Law Is Broken and Nothing Happens: Why Wisconsin Shops Need to Use Their Hard-Won Complaint Rights



If you've ever filed a complaint with the Wisconsin Office of the Commissioner of Insurance (OCI) and felt like it disappeared into the same black hole where insurance company "good faith" goes to die, you're not alone.

Picture this: a shop gets short-paid, takes the insurer to court, lays out the facts, cites Ins 6.11(3)(a)10, wins the judgment — and OCI still isn't taking action. It makes you wonder what it actually takes for enforcement these days. A handwritten confession from the adjuster? A smoke signal? Carrier execs doing the Macarena in front of the Capitol?

Here's the raw truth: OCI rarely acts on single disputes, even when the violation is as obvious as a mismatched CAPA hood. They look for patterns, not one-offs. And

insurers know it. That's why short-pays continue — because for them, the risk is low, and the reward is high.

But shops in Wisconsin have a powerful advantage most states don't:

You're allowed to file complaints on behalf of your customers — and WCRP fought like hell to make that happen.

Let's put this in perspective.

Most Shops in America Don't Have This Right

Across the country, in nearly every state, collision repairers cannot submit complaints to their insurance regulators on behalf of their customers.

Shops can document. Shops can explain. Shops can call.

But the complaint must come from the policyholder.

That means:

- Most consumers never file
- Regulators never see the pattern
- When consumers do complain they are put off by the insurance companies' response to their complaint. The insurance company will claim it's the shops' actions that caused the complaint and because the consumer is not as educated in the facts of the matter they give up!
- Insurers skate by clean, even while violating the law weekly

And insurers love that setup.

Not in Wisconsin — WCRP Changed the Game

Thanks to years of persistent advocacy, meetings, pressure, and refusal to accept the usual bureaucratic runaround, WCRP secured the ability for shops to submit claim related complaints directly to OCI on behalf of their customers.

This is a big deal.

A rare deal.

A use-it-or-lose-it deal.

Shops in other states would sacrifice a big toe to get this power.

You already have it.

All you need to do is:

1. Download the WCRP complaint forms
2. Fill them out with the claim information and details of the complaint
3. Send them to WCRP
4. We get them in front of OCI for you — properly, promptly, and with supporting context regulators can't ignore

This is how we document patterns.

This is how we force enforcement.

This is how we protect consumers.

And this is how we keep insurers from writing the rules by simply ignoring them.

Why You MUST Use This Right — Especially Now

When a shop files a complaint for every short-pay, every refusal to follow OEM procedures, every “that’s not how we do it,” and every attempt by an insurer to cut corners, OCI starts seeing what we already see every day.

This isn’t a disagreement. It’s a business model.

And once it’s documented as a pattern — not a one-off — OCI’s hands aren’t tied anymore.

The recent labor rate judgment against American family insurance is exactly the kind of proof regulators need...

But one victory doesn’t wake them up.

A stack of complaints from shops across the state absolutely does.

The Bottom Line

Wisconsin collision repairers aren’t powerless.

You aren’t voiceless.

You aren’t stuck waiting for regulators to magically notice what’s happening.

You have a unique right that shops in most states would kill for — the ability to file complaints directly on behalf of your customers.

And WCRP is standing in Madison ready to carry those complaints straight to the regulators.

So use it.

Often.

Every time an insurer short-pays, misrepresents coverage, or tries to steer a customer to a DRP shop.

Because no one else is going to hold them accountable unless we do — and the tools to do it are already in your hands.

Stay tuned next month and we will talk about things we can do to really get the OCI’s butt in gear!

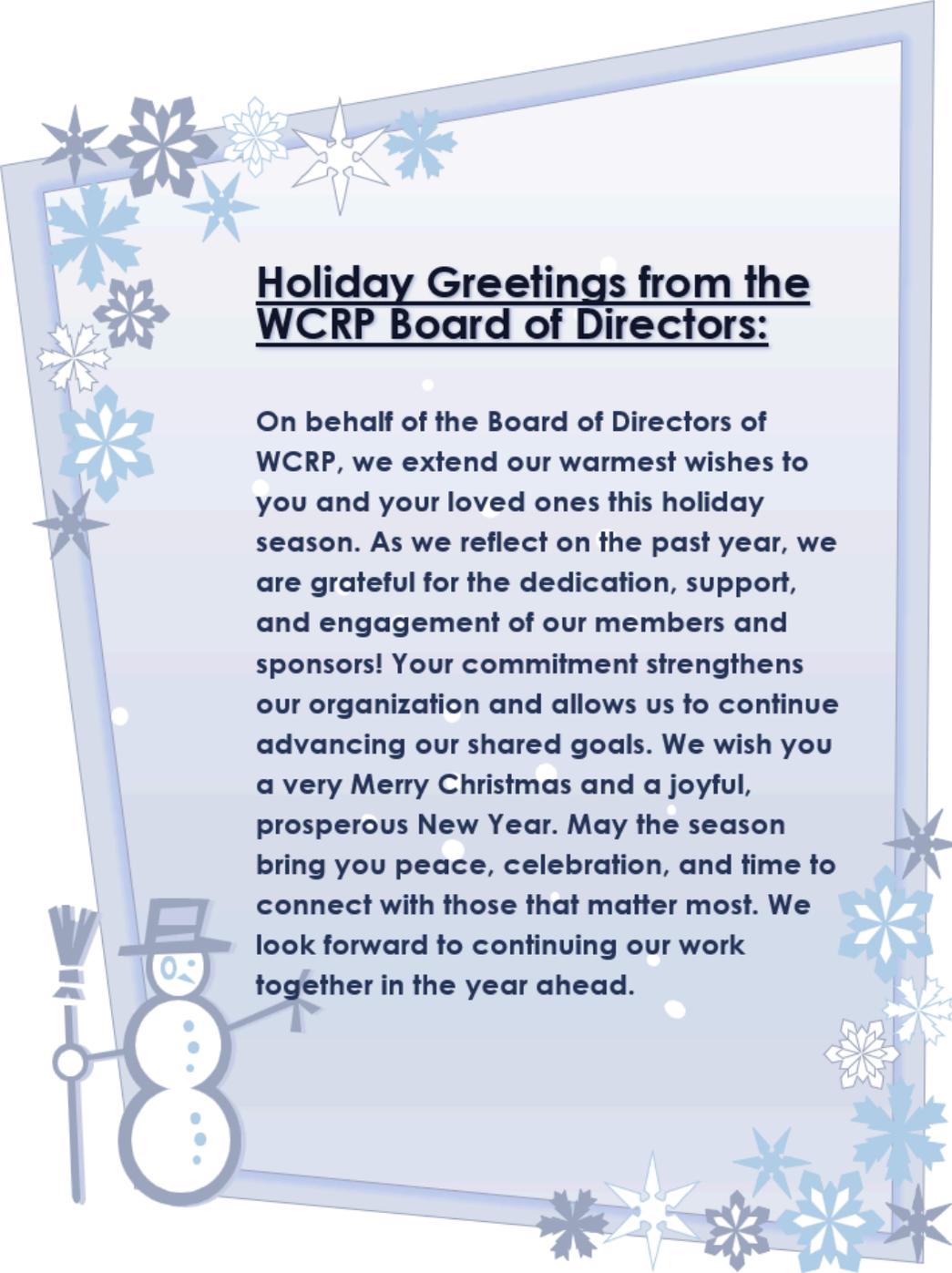
Andy Grundman



OCI Complaints

The WCRP Board appreciates those of you who have already filed complaints and sent them to us about Door Rates, Steering, OEM Procedures, and Research OEM Procedures. We are starting to see some responses to the complaints that Deb has sent into the Office of the Commissioner of Insurance.

We would like more recent complaints if you have any to keep the momentum going. Please take a few minutes to fill out the forms available on our website at this link on the right side of the page: <https://wcrp.pro/file-an-insurance-complaint/>. After you fill out the form, please send it and any supporting documentation to Deb at wcrpinfo@gmail.com.



Holiday Greetings from the WCRP Board of Directors:

On behalf of the Board of Directors of WCRP, we extend our warmest wishes to you and your loved ones this holiday season. As we reflect on the past year, we are grateful for the dedication, support, and engagement of our members and sponsors! Your commitment strengthens our organization and allows us to continue advancing our shared goals. We wish you a very Merry Christmas and a joyful, prosperous New Year. May the season bring you peace, celebration, and time to connect with those that matter most. We look forward to continuing our work together in the year ahead.



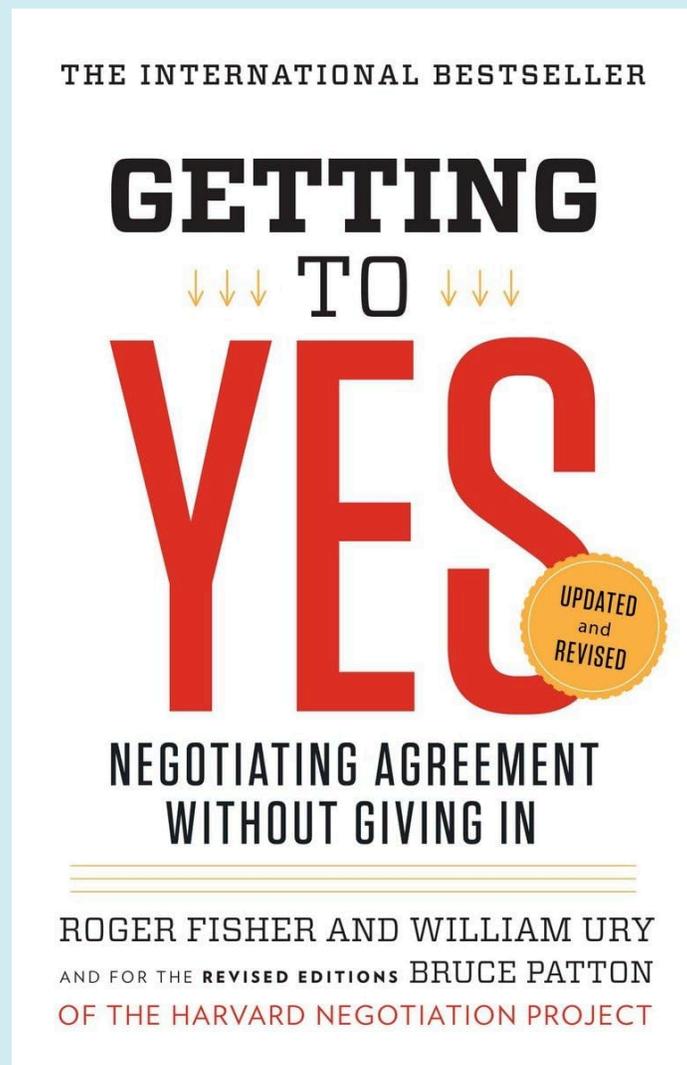
**IT'S TIME TO JOIN WCRP OR
RENEW YOUR MEMBERSHIP!**

As we look forward to 2026, renewing your WCRP Membership is one of the simplest and most meaningful ways to stay connected, informed, and involved in the collision industry. Your membership ensures continued access to valuable resources and a network of peers who share your commitment to excellence. Renewing your

membership also strengthens the collective voice of WCRP. A strong, active membership base allows the organization to advocate more effectively on behalf of its members, champion the interests of its members, and promote meaningful change for its members. Your renewal is more than a formality; it's a contribution to the stability of and momentum of the entire industry! Membership renewal is an investment in your own professional growth. Staying engaged ensures you don't miss out on opportunities that can advance your business and employees in 2026. Renew today to stay informed, empowered, and connected as we move into another year of progress and possibility. Click on the link below now:

<https://wcrp.pro/membership-application-2/>

Book suggestion just in time for Christmas...



UPCOMING EVENT



Unlock the Future

Scan to Register



APRIL 9 - 10, 2026 WCRP TRADE SHOW & CONFERENCE

THE BEAUTIFUL OSTHOFF RESORT IN ELKHART LAKE WISCONSIN



Together, We Move Forward

This is more than just an event, it's a chance to grow, connect, and move the industry forward, together. Don't miss your seat at the table.

IGNITE YOUR THINKING
WITH FRESH IDEAS FROM
INDUSTRY LEADERS &
INNOVATORS

BUILD POWERFUL
CONNECTIONS TO OPEN
DOORS LONG AFTER THE
CONFERENCE ENDS

GAIN ACTIONABLE INSIGHTS
YOU CAN USE TO DRIVE
IMPACT IN YOUR WORK
IMMEDIATELY

BE PART OF THE
CONVERSATIONS SHAPING
THE FUTURE OF YOUR
INDUSTRY

STEP AWAY FROM THE DAY-
TO-DAY AND RETURN
RECHARGED & INSPIRED

WCRP

PO Box 841
Merrill WI 54452
262-542-7707





Open mic at CIC reveals systemic lowering of labor rates by insurer



By Teresa Moss on November 7, 2025

Aaron Schulenburg, executive director of the Society of Collision Repair Specialists (SCRS), and Michael Bradshaw, chairman of SCRS, both addressed concerns about a large insurance company lowering reimbursement rates for essential repair operations during an open mic portion of the Collision Industry Conference (CIC) meeting on Tuesday, held during the SEMA Show in Las Vegas.

"I'm going to be very careful in the way in which I address it, but we've got concerns that have come to us from our members that I think are important for this room to at least acknowledge, understand, and think about how we talk about them in the future," Schulenburg said as he started the conversation.

Neither Schulenburg nor Bradshaw named the insurance provider; however, both mentioned stories by Jay Sicht, Fender Bender and ABRN editor-in-chief, and John Yoswick, editor of the CRASH Network subscription newsletter.

In July, Sicht reported that 57% of 230 respondents to a survey said State Farm had reduced its labor rates offered to their shop without explanation.

He told Repairer Driven News on Wednesday that the month-long poll was opened at the end of June.

CRASH Network's latest quarterly "Collision Industry Business Perspectives" survey found that 1 in 4 of 300 shop respondents said one insurance company is currently paying a lower labor rate than it was back in January.

"State Farm was the most common insurer cited by survey respondents, and the labor rate decreases weren't insignificant," Yoswick said in sharing some of the survey findings with RDN on Wednesday.

[Continue reading](#)



Why Become a WCRP Board Member?

One of the most significant benefits of being a board member is the opportunity to drive positive change. Board members help shape policy, approve budgets, network, and add unique perspectives to the table. It is your opportunity to contribute while growing both personally and professionally.

Get involved! Board members needed!



Email wcrpinfo@gmail.com for more information



Written By: Andy Grundman

Is It Legal for Insurers to Reduce Total Loss Settlements Based on Repair Shop Charges in Wisconsin?

Wisconsin collision repairers frequently encounter a troubling scenario: a customer's vehicle is declared a total loss only after it has already entered the repair stream. The shop has performed legitimate, necessary services—towing, teardown, diagnostics, storage, repair planning—and then the insurer attempts to reduce the customer's total loss settlement by claiming those charges are “excessive.”

This raises an important question for Wisconsin shop owners committed to protecting consumers:

Can an insurance company legally reduce a total loss payout because it disagrees with the shop's charges?

In most cases, the answer is no. Below is a breakdown of what is usually permissible, why insurers attempt this tactic, and what shops can legitimately charge for when a vehicle becomes a total loss after entering the repair process.

Why This Issue Matters

When an insurer reduces a customer's total loss settlement due to a dispute with the shop's billing, the insurer effectively forces the consumer to absorb a cost that the insurer is legally responsible for. This practice undermines consumer protection and unfairly pressures the repairer to reduce or waive charges that were incurred in good faith while working on behalf of the customer.

Wisconsin: What Insurers Can and Cannot Do

Under Wisconsin law and unfair claims settlement statutes, insurers must pay the Actual Cash Value (ACV) of the vehicle, along with reasonable charges incurred as a direct result of the loss. Insurers may dispute a shop's bill, but their lawful remedy is to negotiate with the repair facility, **NOT** to reduce the customer's total loss settlement.

Legitimate Charges a Shop May Bill for During a Total Loss

When a vehicle enters the repair process and is later deemed a total loss, the following charges are both normal and defensible as part of the loss-related expenses. These services are performed to correctly diagnose, document, and plan the repair before the total loss determination is made.

- Towing fees (initial tow-in and any necessary secondary towing)
- Pre-repair scans and diagnostics
- Full teardown and damage analysis
- Blueprinting fees
- Repair planning and documentation fees
- OEM procedure lookup fees
- Clearing all customer personal data from vehicle systems
- Photographic documentation
- Lot fee to cover the cost of your secure lot (i.e. security cameras, locked fencing, etc...)
- Storage fees (indoor and outdoor, as applicable)
- Administrative fees related to repair planning
- Parts handling and return processing fees
- Fee to get the vehicle ready to be picked up by transporter

Why These Charges Are Reasonable and Necessary

Shops perform these operations to accurately assess damage, ensure safe repair planning, and comply with OEM procedures. Insurers routinely rely on the results of these steps to make their total loss determination. Without teardown, scans, photos, and proper documentation, no insurer could accurately assess whether a vehicle should be repaired or totaled. Thus, the charges are not optional—they are an integral part of the claims process.

Is It Legal for Insurers to Short-Pay a Customer Because of These Charges?

Generally, no. An insurer's disagreement with a shop's bill does **NOT** give it the right to reduce the customer's total loss settlement. The settlement must reflect the vehicle's ACV, not the insurer's opinion of the shop's rates. If the insurer believes charges are unreasonable, it must pursue that dispute with the repairer—not burden the consumer.

What Wisconsin Shops Can Do to Protect Their Customers

- Document rates clearly and consistently.
- Provide customers with signed repair authorizations covering teardown, storage, diagnostics, and planning.
- Educate customers on their right to choose their repair provider and the shop's role as their advocate.
- Request that insurers provide written statutory or policy-based justification for any settlement reduction.
- Decline to waive legitimate charges solely because an insurer labels them "excessive."

Conclusion

Wisconsin repairers play a vital role in safeguarding consumers from unfair insurance practices. Reducing a total loss payout based on disputed repair charges is typically not legally defensible, and shops should feel confident charging for the legitimate work performed prior to a total loss decision. By standing firm and advocating for customers, Wisconsin body shops help ensure fair and lawful claims handling across the state.

This information is not legal advice. For legal guidance, talk to an attorney.



Spotlight on Education

If you know of any students or are currently mentoring students who may be in need of a scholarship, please share these flyers with them. Your support could help connect a deserving student with an important opportunity.



The **FOUNDATION**
OF THE WISCONSIN AUTOMOBILE & TRUCK DEALERS ASSOCIATION

SCHOLARSHIP PROGRAM 2026

The Foundation is committed to getting more technicians into the industry. Since 1991, over 2,500 scholarships have been awarded. If you are interested in a technician career, consider applying.

FIELDS OF STUDY

- ✓ Automotive
- ✓ Collision Repair
- ✓ Diesel * Agricultural, heavy equipment and FABCO programs are not eligible *
- ✓ Motorcycle

ABOUT THE SCHOLARSHIP

- ✓ Minimum award is \$750 per semester, up to four semesters
- ✓ Snap-on tool sets have a retail value of \$5,050
- ✓ Placement with sponsoring dealers for on-the-job training

APPLICATION PROCESS

- ✓ You are going into a scholarship eligible career
- ✓ Apply on-line
- ✓ Scholarship window November 10th-January 30th (no extensions are given)
- ✓ Award announcements are May – September



FOR MORE INFORMATION
SCAN OR VISIT
www.watda/foundation.org



For More Details:
608.251.4631



Website:
www.watda/foundation.org



WISCONSIN FORD DEALERS

2026 SCHOLARSHIP PROGRAM

The Foundation is committed to getting more technicians into the industry. Since 1991, over 2,400 scholarships have been awarded.

If you are interested in a technician career, consider applying.

ABOUT THE SCHOLARSHIP

Award amount is up to \$2,500 per semester, up to four semesters (potentially up to \$10,000)

Snap-on tool awards have a retail value of \$5,500

Potential placement with Ford dealer for on-the-job training

APPLICATION PROCESS

- ✓ You are going into a scholarship eligible career and employed at a Ford dealer (we can help with finding you a job)
 - ✓ Apply on-line
 - ✓ Scholarship window November 10th-January 30th (no extensions are given)
 - ✓ Award announcements are July – September
- All applicants must have two or more semesters of college left to be eligible for a scholarship.

FIELDS OF STUDY



Automotive



Collision Repair

FOR MORE INFORMATION
SCAN OR VISIT
www.watda.org/ford-scholarship.html



DEADLINE TO APPLY IS JANUARY 30, 2026



SCRS Quick Tip: Front End Sales



The Hidden Work Mix Problem

That's Costing You Money



From the SEMA Stage: What it takes for women to work in collision repair



By Lurah Lowery on November 18, 2025

Female collision repair students or professionals typically have to work harder to prove themselves, not only to their colleagues but to consumers.

That was one point made by women in the industry during a SEMA Show Collision Repair and Refinish Stage segment titled “Women in Collision: Perspectives from Newcomers and Veterans.”

“I think sometimes, the students especially, have to work a little bit harder to prove themselves,” said Stephanie Nitz, Collision Engineering Program (CEP) regional workforce manager. “Although when that is shown, that they’re capable, it’s like

tenfold. They work hard. They are multitaskers. They're really proving themselves on the floor of the shops."

The CEP is a two-year, hybrid/work-based learning associate degree program. Students rotate every eight weeks between classroom instruction and paid apprenticeships at trusted collision repair facilities. The model provides students with the opportunity to earn an income while completing their training.



Aryanna Solis, a CEP student at the College of Lake County in Illinois, said she's noticed that women's capabilities are underestimated, especially younger women.

"I'm 21 and in my shop, I'm one of two female technicians," she said. "We're both under the age of 25, and I feel like we get looked down upon a lot because we're young and females in the industry."

She added that some of the men she works with are easier to approach for help than others in the shop because they have daughters.

"My biggest challenge is being trusted with what my task is," Solis said. "A lot of times when I ask for help, they end up taking over, and I don't like that. I like to be able to figure it out on my own. That's one of my hardest challenges — asking for help but then still taking control of what I'm doing."

[Continue Reading](#)

BASF
We create chemistry



Exploring Production Efficiency

Use these five steps to make the most out of your productivity potential.

By: Tim Sramcik Nov 18, 2025

Key Highlights

- Implement detailed check-in and blueprinting processes to reduce mistakes and improve repair speed.
- Focus on building employee expertise through specialization and apprenticeship programs to enhance consistency and retention.
- Leverage digital tools and software to manage workflows, ensure repair accuracy, and track progress efficiently.
- Develop strategies to minimize insurer involvement, such as upfront customer agreements and certified repairs, to reduce delays and supplements.
- Adopt a comprehensive approach that combines process standardization, workforce development, and technology to boost profitability and operational efficiency.

There's a telling irony in the fact that building efficient operations isn't typically an efficient process. Strictly speaking, business efficiency is an organization's ability to use resources such as time, labor, and materials to produce maximum output (in terms of services and revenue) with minimal cost and waste. It measures how well a business transforms inputs into profits by streamlining processes, reducing redundancies, and optimizing operations to boost productivity and profitability. That all is easily comprehensible, but turning it into an actual operation is the trick, especially if you're a collision repair operator already fully invested in just turning a profit and surviving. Moreover, there's no one model (or even a limited number) that shops can turn to. This leaves most operators tweaking efficiencies where they can instead of implementing a true efficiency vision where they could reap the most benefits.

Fortunately, there are solutions available to bring a true vision to life. Help abounds with consultants who can assist you with your business. You can also look at other shops and how they're turning new approaches to efficiency into

lessons that every shop can learn from. Here's a look at two such shops — Central Florida Body and Paint in Orlando and Wallace Collision Center in Bristol, Tennessee — along with five steps that can guide you into sharing their fresh approach to efficiency.

[Continue reading](#)



Estimate Tip CCC GTE 2025 Update

CCC MOTOR has released the 2025 GTE Updates. All updated folders and topics in the Table of Contents display a star and all updates in a topic are marked in blue.

A screenshot of the CCC ONE website interface. The top left shows the CCC ONE logo and a search bar. Below the logo, there are tabs for "Contents" and "Glossary". The "Contents" tab is active, showing a list of folders and topics. The "OVERVIEW" folder is highlighted with a red box. Below it, the "GENERAL INFORMATION OVERVIEW" and "BOLTED ON PARTS" topics are also highlighted with red boxes. The main content area shows the "OVERVIEW" page, with the "GENERAL INFORMATION OVERVIEW" and "BOLTED ON PARTS" sections visible. A red box highlights the footer text: "Footnotes found in a chapter contain vehicle-specific information. The content of footnotes is in addition to, and takes precedence over, information in the Guide to Estimating pages for the operation indicated. Rev 11-25 All updated folders and topics in the Table of Contents display a star and all updates in a topic are marked in blue. 11/3/2025 - 9:03 PM".

You can view this tip and others on the [DEG website by clicking here](#).

THANK YOU SPONSORS!

PLEASE SUPPORT THOSE WHO SUPPORT US!!!

GANDRUD Chevrolet



Experience
the *Difference*



■ BASF

We create chemistry



Need to update your
"FIND A SHOP" listing on the
WCRP website? [Check here..](#)



Please consider being a sponsor for WCRP! Our Body Shop Advocate e-newsletter is sent out every month to over 550 addresses.

YOUR TARGET MARKET!
[Click here for information!](#)



KNOW OF ANY SHOPS LOOKING 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.

‘Insurer Report Card’ now open for repairers to rate claims practices

By Lurah Lowery on November 4, 2025



CRASH Network’s annual “Insurer Report Card” survey is now up for collision repairers to participate in, aimed at helping consumers make better-informed decisions about the auto insurance they purchase.

“Consumers often don’t have much more to go on when deciding which auto insurer to choose beyond price and brand recognition,” said John Yoswick, CRASH Network’s editor, in a press release. “The ‘Insurer Report Card’ helps shops share their unique perspective to help drivers see they have more choices than they probably realize, and understand that there can be stark differences among those insurance companies when they have a claim.”

The survey asks collision repairers to grade each company from A+ to F based on how well its claims practices ensure quality repairs and customer service.

“Other surveys like this generally just focus on the 10 largest national insurers, but the ‘Insurer Report Card’ allows repairers to grade 20 or 30 insurers doing business in their state,” Yoswick said in the release. “Because of that, we’re able to show consumers grades received by about 80 or even 90 different carriers.”

[Continue reading](#)

DISCLAIMER: The Body Shop Advocate is published monthly under the guidance of the Wisconsin Collision Repair Professionals. Receipt of this publication does not represent membership.

Please join us for the full benefits of membership.

[Applications can be found here.](#)

Guest editorials and other submissions are the opinions of the author and may not reflect those of the organization.



Wisconsin Collision Repair Professionals

262-542-7707

E-mail: wcrpinfo@gmail.com

Website: www.WCRP.pro

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

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!