Issue:
January
2026

Wisconsin Collision Repair Professionals

The Body Shop Advocate

~ WE ALL DO BETTER TOGETHER ~

VISIT WEBSITE

How Wisconsin Shops Can Encourage OCI Into Action: A Practical, No-Nonsense Guide for Collision Repairers

After our last article, shop owners across Wisconsin asked the same blunt question:

“If insurers are repeatedly violating Wisconsin’s unfair claims laws, why isn’t OCI stepping in — and what can we do to force the issue?”

Let’s cut straight to it.
OCI doesn’t move on isolated incidents.
They move when they see patterns, trends, and repeat behavior.
And guess who sees those patterns first?
Not OCI. Not the lawmakers.
You — the repair shops dealing with these violations every day.

The good news? Wisconsin shops have a unique weapon most states don’t:

the right to file complaints on behalf of your customers — a right the WCRP spent years fighting to secure.
If the industry uses this right fully and consistently, OCI will have no choice but to take action.
Here's how:

1. File Every Short-Pay Complaint — Not Only the Big Ones

We got into this mess because, for years, shops were told — or convinced — to "let the small stuff go."
A $100 short-pay here.
A $75 non-OEM procedure denial there.
A missing blend time.
A capped labor operation.
Each one felt too small to fight.
Meanwhile, insurers quietly built an entire business model on the back of shops not pushing back.
Let's put it in real-world terms:
If you bring your truck to a mechanic, and the bill is $1,100, and you tell them,
"Eh, I'll give you $1,000 — that's all I think it's worth,"
you'll be lucky to make it to the parking lot before you're asked to leave… permanently.
Yet insurers short-pay shops every single day, and we've been conditioned to shrug it off like a minor inconvenience.
No more.
If a business shorted you $100, you'd make it very clear that it matters.
So when an insurer short-pays you $100, $200, or even $20 — that's a complaint.
Because what OCI sees isn't the dollar amount —
they see frequency, repetition, and systemic misconduct.
A $100 violation repeated 1,000 times is not a small thing.
It's a million-dollar problem — and that's why every single one must be documented.

2. Show the Pattern — Turn One Complaint Into Evidence of Many

When you file a complaint, don't just report what happened.
Document that it happens regularly with this insurer.
Include:

· Previous estimates showing the same refusal
· Screenshots or letters using the same canned language
· Any judgment you've won involving this carrier
· Notes showing how often this behavior occurs in your shop

You're not filing a one-off gripe —
You're building the pattern OCI needs to take real regulatory action.

3. Submit Through WCRP — Because Regulators Listen to Organized Evidence

On your own, you're one voice.

Through WCRP, you become part of a coordinated strategy.
Most states don't allow shops to file complaints on behalf of consumers at all.
Wisconsin does — and WCRP created a process to make sure these complaints land where they need to, with the context regulators rely on.
Download the WCRP complaint forms, get your customer's authorization, send them in, and WCRP will get them in front of OCI — properly framed, professionally organized, and backed by statewide credibility.

4. Encourage Other Shops to File, Too — Strength Is in Numbers

Insurers depend on silence.
They count on shops saying,
"It's not worth the time,"
or
"It's only $50."
But when multiple shops file — especially in a short span of time — OCI sees:

· The same carrier
· Doing the same thing
· To multiple consumers
· All across the state

That moves the dial faster than any court case.
Patterns are what regulators act on.
You create the pattern.

5. Bring Legislators Into the Fight

If OCI isn't responding, share your real life customer and shop issues with your legislators:

· Complaint paperwork
· Short-pay examples
· Court judgment
· Explanation of the recurring misconduct

6. Keep Filing — Even After You Win in Court

A court judgment is undeniable proof of an insurer's wrongdoing.
But it only helps the industry when it enters the regulatory record.
Every time you win:

· File the judgment
· Attach it to a complaint
· Note the violation
· Reinforce the pattern

This pressure compounds, and insurers know it.

Bottom Line: OCI Won't Act Until Shops Force the Issue — And Wisconsin Shops Have the

Power to Do Exactly That

You have the tools.
You have the right.
You have WCRP standing behind you.

The strategy is simple:

1. Document every short-pay
2. File every complaint
3. Submit through WCRP
4. Request Market Conduct Reviews
5. Get other shops involved
6. Bring legislators in when needed

Insurers built this mess by counting on shops not to fight back over “small” dollars.
We fix it by showing them that every dollar matters — every time.

Andy Grundman

Complaint Forms To WCRP

- Steering
- Door Rates
- OEM Procedures
- Research OEM Procedures

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.

Carl at 72…and the vacation he never took

Carl was 72 years old the day he told me he couldn't remember his last real vacation.

He said it casually at first, almost like a joke, but the way his gaze drifted toward the shop floor told a different story.

Two of his techs were standing there, waiting for him to settle a disagreement about a repair plan. Even at 72, they still needed him for everything.

He shook his head and said quietly, "I built this business to have more freedom. Somewhere along the way, it started owning me."

He told me how it all began. Like many owners, he started as a technician who wanted more control over his work and his life. He figured, "I know how to fix cars, I'm good with people, why not open my own shop?"

And for a while, that worked.

Until it didn't.

What Carl didn't realize was that the same instincts that made him a great technician were the same instincts that built a business entirely dependent on him.

He never built systems because he didn't think he needed them.
He had skill.
He had experience.
He had pride.

But over the years, the shop leaned on him more.
And every year, he had less of himself to give.

One morning, his wife was scrolling through photos from a beach trip they took decades ago. She smiled and said, "We should go back sometime." Carl felt something tighten in his chest—not longing, not nostalgia, but the quiet understanding that he couldn't leave the shop for even three days.

That was the moment the truth caught up to him.
He hadn't built a business.
He had built a dependency.

And the heartbreaking part?
He thought it was normal.

The more we talked, the clearer it became: Carl didn't need another 30 years of experience. He needed a structure he could trust. A process his team could follow. A shop that didn't rely on him to survive.

If you've ever thought, "I've been doing this long enough, I know what I'm doing," Carl is the reminder that experience isn't the issue.

It's the belief that doing things the old way will continue to work in a world that has changed.

You deserve a business that gives you life, not one that takes it from you year after year.
Your team deserves clarity.
Your family deserves time with you.
And you deserve freedom long before 72.

Now is your time to take advantage of this opportunity to do things differently in the new year.

I invite you to join me for a special workshop all around Advanced Production Management. This workshop isn't about teaching you how to fix cars. You already know that!

This unique training is about giving you the systems to finally build the business you thought you were building all those years ago.

Are you ready to hear more?

Let’s get that next vacation on your calendar!

DaveLuehr's ELITE BODY SHOP ACADEMY

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/

UPCOMING EVENT

WCRP

Wisconsin Collision Repair Professionals

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

Link to Event Page

This organization has regularly promoted change in our industry by calling attention to the improper practices by insurance companies and involving the Wisconsin Insurance Commissioner. Do you want to know how to file an insurance complaint on behalf of your customer? Or even if you should file a complaint? WCRP has done much of the work for you. In the following three checklists, you will find step-by-step instructions on “Should you file a complaint”, “What to include in the complaint”, and “Follow up Actions”. WCRP encourages you to print these checklists, laminate them, and use them whenever possible. By consistently following these procedures, we can work together to share proof with the Insurance Commissioner so they can in turn stop these improper practices from happening. The time is now to reclaim the collision industry and take our businesses back.

WCRP Complaint Checklist #1: Should You File a Complaint?

A. **Did the insurer short-pay, deny, or interfere with the repair?**
- OEM procedure denied
- Labor operation removed or capped
- Blend/feather/edge reductions
- Materials short-paid
- Consumables denied
- Scanning/calibration denied or underpaid
- Non-OEM part forced when OEM required • Insurer attempted to steer the customer

B. **Did they provide vague, incorrect, or non-OEM reasoning?**
- "We don't pay for that" • "Our guidelines don't allow it"
- "Industry standard" with no evidence
- "Not required" without OEM support

C. **Did the insurer refuse proper written explanation?**
- No written reason • Verbal-only justification
- Conflicting explanations

D. **Did they violate WI unfair claims laws?**
- Failure to pay owed amounts
- Failure to investigate properly
- Failure to act promptly or fairly
- Misrepresentation of coverage

E. Did the customer suffer financial or safety harm?
- Out-of-pocket costs
- Delayed repair
- Unsafe or incomplete repair if insurer's position followed

F. **Is this part of a pattern?**
- Same issue with same carrier before
- Other shops reporting identical conduct
- Repeated canned language or denials

G. **Is the dollar amount small — but the behavior matters?**
- ANY short-pay amount ($10, $50, $100, etc.)
- Would never accept this from another business H. Steering Indicators (File Immediately)
- Suggesting "preferred" shops
- Claiming repairs won't be guaranteed elsewhere
- Implying delays/costs if customer stays with your shop
- Discouraging customer's choice of shop
- Claiming your rates are "too high" or "not on their list" If you check even ONE item → FILE THE COMPLAINT.

WCRP Complaint Checklist #2: What to include in the Complaint?

A. Customer Information
- Customer name
- Policy number
- Claim number
- Authorization allowing shop/WCRP to file

B. Shop Information
- Shop name, address, phone
- Estimator/manager contact
- WCRP complaint form included

C. Documentation of the Dispute
- Shop estimate
- Insurance estimate
- Supplements
- Adjuster notes
- Emails, letters, screenshots

D. OEM Support
- Required OEM procedures denied
- OEM pages attached
- Quick explanation of relevance

E. Evidence of Violation
- Specific short-paid/denied item
- Why insurer's reasoning is improper
- Prior similar incidents
- Court judgment (if applicable)

F. Consumer Harm
- Out-of-pocket costs
- Delays
- Safety concerns

G. Attach Everything
- Estimates
- Photos
- Communications
- Billing sheets
- OEM documentation

WCRP Complaint Checklist #3: Follow-Up Actions

A. Confirm Submission
- Confirm WCRP received complaint
- Confirm it was sent to OCI
- Save digital copies

B. Track Insurer Response
- Save all communications
- Document if insurer pays or doubles down

C. Respond to OCI Requests
- Provide documents quickly
- Stay factual
- Add new violations if relevant

D. Notify WCRP of Updates
- Resolution
- Continued violations
- Any pressure placed on customer/shop

E. Update the Customer
- Explain insurer actions
- Explain importance of complaint

F. Build Your Pattern File
- Create a folder for the insurer
- Save every complaint and similar incident

G. File Again for Repeat Behavior
- No limit on complaints

H. Involve Legislators When Needed
- Send complaint copy
- Explain recurring issues
- Ask for intervention with OCI

RDN REPAIRER DRIVEN NEWS

CCC Crash Course examines the collision trends of 2025

By Teresa Moss on December 18, 2025

CCC's Q4 Crash Course explores trends of 2025 including the complex car parc, increased calibrations and supply chain destabilization.

"If 2025 revealed anything, it's that the auto claims and repair ecosystem wasn't simply changing – it was being fundamentally reshaped," the report says.

Higher new vehicle prices and increased interest rates pushed consumers to hold cars longer in 2025, leading to a continued rise in the average vehicle age.

S&P Global reported in May that the average age of passenger cars in the U.S. has reached 14.5 years and light trucks is now 11 years.

"Yet age was only part of the story," CCC's report says. "The composition of the car parc was changing as well. SUVs and crossovers solidified their dominance, while the presence of hybrids and EVs grew, each introducing new repair, parts, and underwriting considerations."

Embedded electronics, more ADAS and increasingly integrated components led to more diagnostics, calibrations and costlier repair procedures, the report says.

"These shifts influenced every aspect of claims and repair operations: older vehicles were more likely to be declared total losses by insurers, more complex vehicles required longer labor hours and specialized workflows, and evolving ownership patterns reshaped exposure," the report says. "The notion of an 'average vehicle' grew less meaningful as the car parc diversified.

Continue reading

Email wcrpinfo@gmail.com for more information

AUTOBODYNEWS

How Repairers Can Help Consumers Get Fully Reimbursed for a Loss

AkzoNobel experts shared strategies on how to explain the claims process to consumers as part of the the SCRS Repairer Driven Education series at SEMA 2025.

- Stacey Phillips Ronak
- Nov 20, 2025

Many repairers nationwide are experiencing intensified insurer pushback related to fully reimbursing consumers for rates and OEM repair procedures, according to **Tony Adams** and **Tim Ronak** from AkzoNobel. To help shops address this growing challenge, Adams, a business services consultant, and Ronak, a senior services consultant, teamed up in November to provide insight on how to help consumers who are underfunded due to a loss. Their presentation, “Developing Your Consumers’ Guide to Fully Reimbursed Auto Claims,” was held during the SEMA Show as part of the Society of Collision Repair Specialists (SCRS) Repairer Driven Education (RDE) series.

Adams and Ronak shared strategies on how to explain the claims payment process to consumers. They also offered a step-by-step guide to handling disputes and a tool kit with customizable documents that shops can use to educate and pass along to customers.

“We’re getting more pushback than we ever have because it’s costing more money to fix today’s cars,” said Adams.

The purchase price of new vehicles and the total cost of repairs are rising, he commented, due to new ADAS technology components and changes in construction materials. According to CCC Intelligent Solutions, the average purchase price of new

cars is now over $50,000, and repair costs rose from $3,331 in 2020 to $4,774 this year.

When faced with a short pay, many consumers assume insurance decisions are final. “Absolutely, they’re not,” said Adams.

Continue Reading

WCRP is delighted to work side by side with WATDA. This strong partnership enables us to achieve more together and demonstrates what is possible through collaboration. Just look at what the WATDA Foundation has been able to achieve.

2020-2025 Scholarship IMPACT Report

SCHOLARSHIP PACKAGE AWARD TOTAL:

$4,390,334

535 STUDENTS AWARDED SCHOLARSHIPS

SCHOLARSHIP RECIPIENTS

481 | **54**

2020	2021	2022	2023	2024	2025
$465,170	$709,825	$747,892	$766,700	$850,291	$850,956
71 (66 / 5)	96 (88 / 8)	90 (86 / 4)	90 (79 / 11)	99 (85 / 14)	89 (76 / 13)

watda.org/foundation

TECH TIPS

SCRS REPAIRER DRIVEN

SCRS Quick Tip: Breakpoints And Edges

The Ownership Shift: Why You Must Stop Doing and Start Leading

RDN REPAIRER DRIVEN NEWS

New Ohio bill would require OEM parts option in insurance policies

By Lurah Lowery on December 30, 2025

New legislation has been filed in Ohio that would require auto insurance companies to offer coverage of OEM replacement parts.

HB 636, called the “Auto Insurance Transparency Act,” was introduced last week by Rep. Mark Johnson (R-District 92).

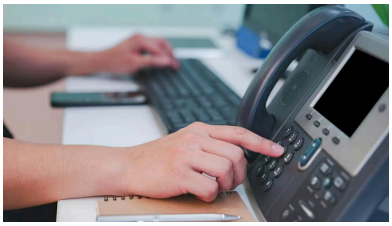
“If an automobile insurance policy does not cover OEM replacement parts, the insurer shall allow a claimant to complete the repair using OEM replacement parts so long as the claimant pays any difference between the cost of OEM replacement parts and the maximum policy coverage for the same part sourced from a non-OEM aftermarket replacement part manufacturer,” the bill states.

The act defines a replacement part as a “part or component of a motor vehicle designed to replace a similar part or component as originally equipped by the manufacturer of a motor vehicle.”

If passed, the act would require the insurer, repair facility, or installer providing the estimate to include in the written estimate:

- “Clear identification of each non-OEM aftermarket replacement part;
- “An indication of whether OEM aftermarket replacement parts are readily available and, if so, whether using OEM aftermarket replacement parts would require the repair to be completed by another repair facility or installer;
- “A notice that the person requesting the repair has the right to choose OEM replacement parts, even if those parts are not fully covered by the person’s automobile insurance policy, as long as the person agrees to pay the difference between the cost of the OEM replacement parts and the maximum policy coverage for the same part sourced from a non-OEM aftermarket replacement parts manufacturer; and
- “A notice with the following language in 10-point or larger type: ‘This estimate has been prepared based upon the use of one or more aftermarket replacement parts supplied by a source other than the manufacturer of your motor vehicle. Warranties applicable to these aftermarket replacement parts are provided by the parts manufacturer or distributor rather than by your own motor vehicle manufacturer.'”

Continue Reading



Enhancing Customer Service in Collision Repair Shops: Building Trust and Confidence

Effective customer service training, including understanding customer needs and legalities, is essential for collision repair shops to foster trust, improve customer experience, and boost sales, yet many shops lack formal programs.

Carol Badaracco Padgett

Dec. 17, 2025

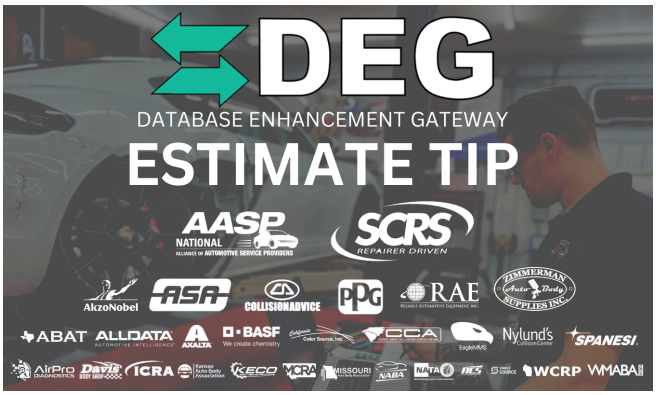
Key Highlights

- Customer service quality can make or break a collision repair shop's reputation and sales.
- Empathy, industry knowledge, and personality awareness are key traits for front desk staff to effectively serve customers.
- Proper training and ongoing support for customer service reps help create positive first impressions and foster customer trust.

- Many shops neglect formal customer service training, relying instead on trial-and-error, which can lead to poor customer experiences.
- A professional, informative website is an extension of customer service and should be regularly reviewed and updated to reflect industry expertise.

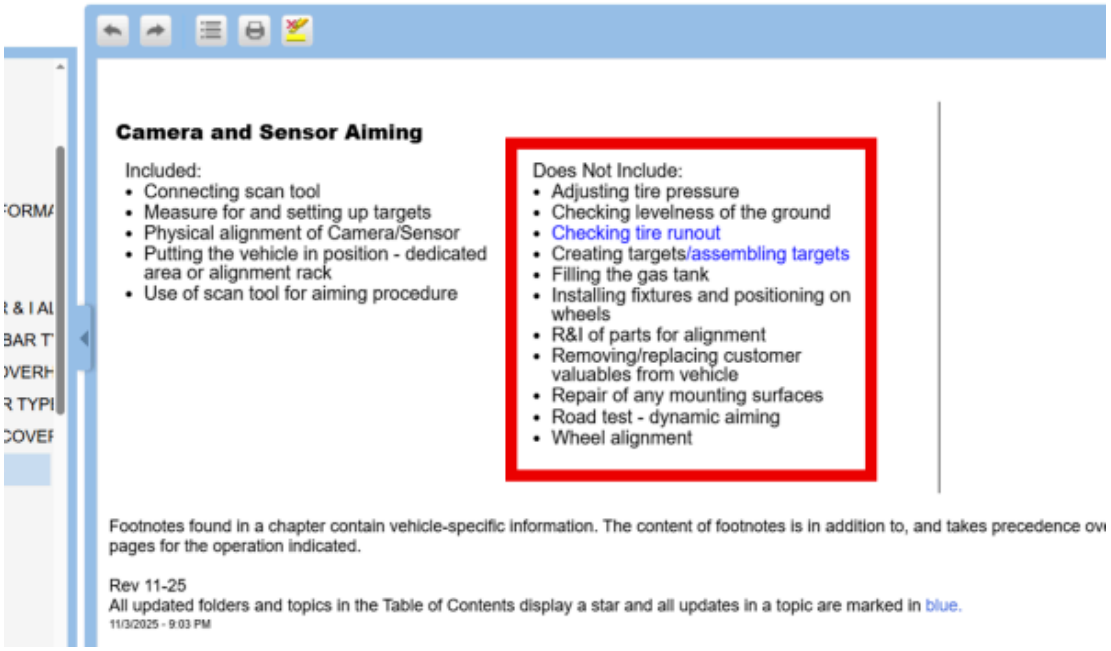
Put yourself in the place of a potential customer. They've just had a wreck. Their car is damaged, they're upset, and they need help.
Then they walk through your door or call to see if you can fix their car. And this is where your business slips into the driver's seat. So, how are you going to make sure that a potential customer's first contact with your business gives them a good vibe, instills confidence, provides comfort, and helps them trust you with their car repair?

Continue Reading



Estimate Tip – CCC – Camera & Sensor Aiming

In the latest CCC GTE Rev 11-25 update, MOTOR has updated NOT INCLUDED operations adding "Checking tire runout" and "Creating Target / assembling targets"



You can view this tip and others on the DEG website by clicking here.

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KNOW OF ANY SHOPS LOOKING TO JOIN WCRP?
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RDN REPAIRER DRIVEN NEWS

Revv: ADAS calibration now ‘core repair function’

By Lurah Lowery on December 18, 2025

Based on a survey of 300 U.S. autobody professionals working across collision repair, diagnostics, and ADAS calibration, Revv has found that ADAS is no longer an emerging technology — it’s a core repair function.

Nearly half of all vehicles now require advanced diagnostics, according to Revv.

The survey results show that ADAS calibrations are now one of the most frequent repair tasks, and most shops aren’t prepared to handle it.

The average autobody shop services 108 cars per month, but only 44% said they’re equipped to handle ADAS repairs. Sixty-one percent of repairs require recalibration.

Of the shops that repair 108 cars per month, 23% said they perform 51 or more calibrations per month.

“With almost a quarter of shops becoming high-volume ADAS centers, this signals a shift in the market,” Revv said in an email to Repairer Driven News. “ADAS is becoming one of the strongest revenue drivers. Similar to how oil changes became a standard service, calibration is quickly becoming just as essential, and it’s turning into a market of its own.”

Seventy-four percent of autobody professionals report ADAS as a profit generator, according to the survey. Sixty percent consider growing ADAS revenue “extremely or very important.”

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