Issue:
November
2025

Wisconsin Collision Repair Professionals

The Body Shop Advocate

~ WE ALL DO BETTER TOGETHER ~

VISIT WEBSITE

The Myth of "Customer Choice": How Insurers Twist the Law to Undermine Safe Repairs

When insurers get caught short-paying a repair bill, they love to stand behind one tired line:

"The customer can go wherever they want — but if they choose a shop that charges more than we'll pay, they'll have to cover the difference."

Sounds reasonable, right? Except it's not. It's a slick way to make consumers think they have freedom of choice while punishing them for exercising it. And every time a body shop or vehicle owner swallows that excuse, the insurer wins — and safety loses.

The Law Protects the Right to Choose — Without Penalty

Wisconsin law (and those of many other states) makes it clear: an insurer **cannot dictate where a vehicle is repaired**.

But when a company tells the customer *"Sure, you can go wherever you want — but we won't pay the full cost if you don't pick one of our shops,"* that's not *choice*.
That's **economic coercion**.

If the right to choose means anything, it has to come without punishment. Otherwise, the insurer can underpay any shop outside their discount network and push every consumer right back into their "preferred" pipeline — where cutting costs comes before restoring safety.

The Real Issue: Insurers Refusing to Pay for Proper Repairs

The argument isn't about where a car is fixed; it's about **what the insurer is obligated to pay** under the contract.
When a loss occurs, the policy requires the insurer to restore the vehicle to its pre-loss condition — not to the lowest-bid version of it.
A safe, OEM-compliant repair is not a luxury. It's the only standard that protects drivers and passengers on Wisconsin roads.

So when an insurer "caps" payment at what its DRP shop charges, it's not cost control — it's **claim manipulation**.
They're redefining "reasonable cost" based on their own discount deals, not the real market rates charged by independent repairers who follow OEM repair procedures and put safety first.

Shops Standing Their Ground Aren't Being "Expensive" — They're Being Ethical
Independent repairers aren't the problem; they're the firewall between consumers and corporate greed.
We don't inflate estimates. We follow the same manufacturer repair procedures insurers pretend don't exist when they cut labor times or refuse OEM parts.
Our rates reflect the real cost of skilled labor, advanced equipment, and the time it takes to do the job *right*.

When insurers short-pay those costs, they're not saving the customer money — they're **forcing a compromise on safety** to boost their bottom line.

What This Means for Consumers

Every driver should know:

- You have the **legal right** to choose your repair shop.
- Your insurer **cannot** force or steer you, directly or indirectly.
- And you **should not** be financially punished for choosing safety over savings.

If an insurer tells you they'll only pay part of your repair bill, ask them to show you **where in the policy it says they can underpay a proper repair**.
Spoiler alert — it's not there.

The Bottom Line

Every time a body shop accepts a short pay or a consumer gives in to insurer pressure, the message is clear:
Profit matters more than safety.

But when we stand firm — when we demand full payment for OEM-compliant, safe repairs — we protect not just our businesses, but every family that gets back behind the wheel.

Because this isn't just about metal, paint, and labor hours.
It's about **lives, trust, and integrity**.

Andy Grundman

October 17th Industry Training A Great Success!

Our October 17th Industry Training event was a great success, and we're grateful to everyone who attended!

Stuart Pope from Axalta shared a wealth of knowledge in his advanced estimating class, offering valuable tips and tricks for attendees to take back to their shops. Debbie Swanson from NCS and Jeremy Reif from Power Wealth Management also provided insightful advice and practical takeaways for

industry professionals.

On the technical side, Nick Oberle and Richard Desvousges from 3M delivered excellent education for technicians, while Ryan Struve from Fox Valley Technical College emphasized the importance of safe repairs and the vital role that shop owners play in helping technicians succeed.

WCRP would like to extend a big thank you to all of our sponsors for making this event possible and for their continued support of industry education and growth.

WCRP

Wisconsin Collision Repair Professionals

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WCRP

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MONEY MONDAY

Coffee & Conversation

Come chat!
Financial obstacles blocking you from success?
Join us on the second Monday of the month at 2:00pm CST!

Provided by CARS

Fueled by AkzoNobel

Join us on November 10th to discuss Chart of Accounts – Why It Matters!

Hey CARS members! Our next Money Monday chat is November 10th!
No need to register this time just click on the link in your email the day of at 2:00pm CST!

RDN REPAIRER DRIVEN NEWS

Survey: 54% of Americans say cars have too much tech, worry about repair costs

By Lurah Lowery on October 30, 2025

Enterprise Mobility's second annual "On the Move" survey shows that 54% of Americans believe new cars have too much technology, while 72% worry about things like repair costs if something breaks.

Nearly 7 in 10 (68%) drivers say they would willingly give up the latest tech for a more affordable vehicle, according to the survey results.

When asked the top three factors inhibiting a general car purchase over the next two years, affordability takes center stage.
Concerns include:

- "I can't afford the type of car I want" (34%)
- "Interest rates are too high" (31%)
- "Cars are too costly to maintain" (24%)

In September, the average transaction price (ATP) of a new vehicle in the U.S. was $50,080 for the first time, according to estimates by Kelley Blue Book (KBB).

Rather than embracing every new feature, many drivers are calling for balance: Over half of the survey respondents said they would prefer a mix of touch screens and physical buttons, according to the Enterprise survey.

However, Enterprise says everyday tools like GPS and Bluetooth are still considered must-haves, and safety is a key consideration for consumers, with 47% preferring to have advanced driver assistance features in their vehicles, including blind spot detection, automatic emergency braking, and lane departure warning.
Continue reading

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.

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.

Email wcrpinfo@gmail.com for more information

Transportation Career Fair - Nathan Hale High School (West Allis)

TECH TIPS

SCRS REPAIRER DRIVEN

SCRS Quick Tip: Calibration Documentation


SCRS
REPAIRER DRIVEN
CALIBRATION
DOCUMENTATION

check out this great podcast:

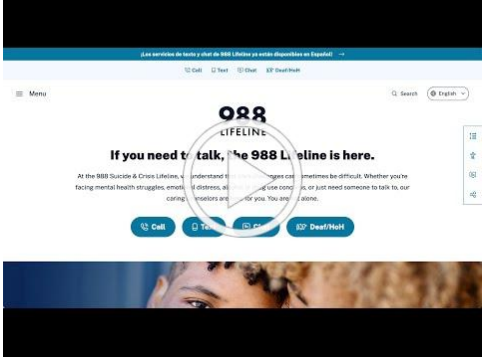
"Life starts all over again when it gets crisp in the fall."
– F. Scott Fitzgerald

RDN REPAIRER DRIVEN NEWS

Collision podcaster gives raw plea for more talk about mental health

By Teresa Moss on September 30, 2025

The emotional pain one carries when they lose a friend to suicide was undeniably present during the latest episode of "In the Bay" podcast. Jason Bartanen rolled through a plea for the collision industry to address mental illness as he rawly processed the death of a friend to suicide in a video uploaded Thursday.



“Earlier this week, I lost my third friend since 2021 to suicide,” Bartanen said. Then he inhales. He pauses. He looks away from the camera and down.

He opened his mouth to talk several times, but words didn’t come out. He closed his mouth, gave a shake of the head as his eyes glossed over with tears.

“I didn’t know any of them were struggling,” he said as he regained enough composure to speak again. “I didn’t know any of them needed some help. I wish I would have. I wish I would have known. I wish they would have known how much I care about them and how much their friends and family do, and I wish they would have talked to somebody.”

He asked that anyone struggling with mental illness talk to somebody. He suggested a pastor, rabbi, friends, family, or call the 988 Suicide & Crisis Lifeline.

“Technicians are not unlike anybody else in society,” Bartanen says. “We’ve got challenges at work. We’ve got challenges at home. We have stress. Sometimes we just don’t know how to deal with them. It’s OK to not be OK.”

Bartanen tearfully pleads with viewers to seek help if they need it. He reminds them they are not alone and that they matter.

Continue Reading

Small Claims Victory: American Family Ordered to Pay Fair Labor Rates

By Andy Grundman President, Wisconsin Collision Repair Professionals (WCRP)

I recently took a small claims case against American Family Insurance in Marathon County, Wisconsin (Case No. 2025SC001026) — and came out with a judgment that every independent shop should pay attention to.

The court commissioner ruled in favor of my shop for the labor rates we charged. The key factor? I provided a **labor rate survey** to support our pricing, and the insurance company didn't. The commissioner went a step further, stating that my requested rate — **$82.00 per hour** — was *"very low"* compared to what local dealerships charge. The insurer had only been willing to pay **$69.00 per hour**, but the court ordered them to pay the higher rate.

While the commissioner didn't grant additional compensation for body materials and paint supplies — comparing it to a restaurant not billing separately for a toothpick — I challenged that analogy. I pointed out that would make sense *if insurers were paying a fair labor rate to begin with.* Unfortunately, they aren't.

The takeaway? The court's message seems clear: **stop nickel-and-diming**. If insurers refuse to recognize fair market rates, adjust your rates to reflect your cost of doing business — and be prepared to defend them. Courts don't like petty disputes over pennies, and they respond when you show evidence and professionalism.

This judgment resulted in an additional **$870 plus court costs** — not life-changing money, but a statement. It reinforces that **you can win** if you stand your ground, document your case, and present it clearly.
If you're in the same situation, here's what I'd suggest:

- **Get an assignment of benefits** from your customer.
- **File in small claims court "pro se"** (represent yourself).
- **Bring documentation** — especially labor rate surveys and examples from comparable shops or dealerships.

Every win like this moves the needle for all of us trying to make this industry fair again.

If anyone would like **copies of the documents** I used to file and present my case, just reach out — I'll send them to you free of charge. Andy@patsbodyshop.com or 715-432-8123

Disclaimer: I'm not an attorney, and this isn't legal advice. But I am a shop owner who's tired of being short-paid — and now, I've got a court judgment to prove it doesn't have to be that way.

Overcoming the Challenges of Paint Profitability

Learn how to identify and address missed operations, properly track paint material usage, and organize purchases into correct accounting buckets to improve profitability and reduce waste in your collision center's refinish department.

Key Highlights

- Accurate damage appraisals are crucial for identifying missed operations that impact paint profitability.
- Billing for paint materials by invoice ensures all consumed materials are properly reimbursed, preventing shortfalls.
- Monitoring paint usage and managing materials effectively can significantly improve gross profit margins.
- Organizing purchases into specific buckets—liquid, refinish sundry, body sundry, and tools—helps in precise profitability analysis.
- Regularly reviewing paint system mix reports and tracking leftover liquids can prevent waste and optimize costs.

When I discuss paint profitability with collision center owners and managers, they often compare purchases to reimbursements to calculate profits. As I coach them, I explain that it is a little more complicated than that, as there are many factors involved that drive costs.

As with most conversations, I begin in the front office when discussing profitability,.The damage appraisal plays a vital role in profitability and is one of the first places I look when helping owners and managers improve their paint material gross profit. Missed operations are a detriment to profits, and they must be reviewed to ensure that non-included refinish operations are documented. You often will not find hours to add, but you will benefit greatly from the one- and two-tenths you can find in most operations. It is important to capture all the refinish labor opportunities, as the estimating systems calculate material reimbursement based on hours.

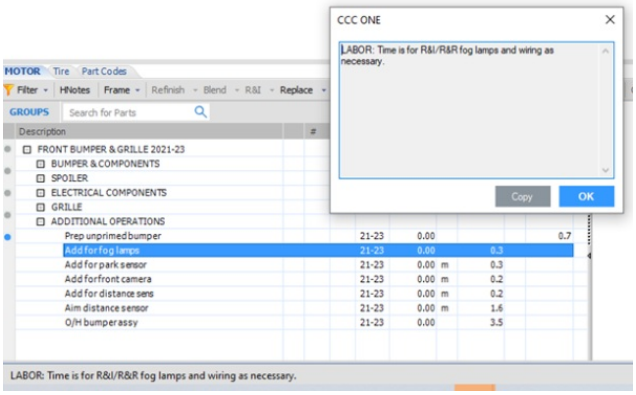
Continue Reading

Estimate Tip – CCC
Add If Required Operations

DEG Inquiry 40032, clarifies the proper use of "Add if required" operations in estimating system guidelines like MOTOR.
"1. The ADDITIONAL OPERATIONS, Add If Required(s), are for optional OEM equipment that is not included in the Bumper estimated replacement time (i.e. Fog Lamps, Sensors, Spoiler, etc.).

1. The Add If Required estimated work times applied to Bumper Cover (i.e. Fog Lamps, Sensors, Spoiler, etc.) are appropriate.
2. The Add If Required should be selected when available versus selecting the individual component.
3. In the event that the component related to the Add if required operation is required for replacement, the user should select the required component and manually delete the labor from the required component's line entry.

Please note:
Selection of additional R&I operations for Fog Lamps, Sensors, Spoiler, etc. after selecting the related Add If Required should not be done, this would be considered inappropriate use of the estimating system."



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

DaveLuehr's ELITE BODY SHOP SOLUTIONS

3 easy ways....
to boost your labor rates!

Too many shop owners go into labor rate conversations feeling like they're at the mercy of insurers. The truth is—you have more leverage than you think. When you approach negotiations with clarity and confidence, you can win the rates your business truly deserves. We all know some insurers never want to budge on what they're willing to pay but you might be surprised what you get if you know how to ask. Here are 3 easy ways to get started!

1 MASTER YOUR NUMBERS.

You can't defend what you can't define. Know your labor cost, break-even point, and profit goals. When you can present real data, you negotiate from facts—not feelings.

SHOW THE VALUE YOU BRING.

Shift the conversation from "higher rates" to "higher value." Emphasize your OEM-certified processes

(including equipment and training), customer satisfaction, and commitment to safe, proper repairs. That's what sets you apart!

DOCUMENT SUCCESS.

Make sure you document what went well and… well… what didn't go well with the process with each company. This will help with your increase request next year.

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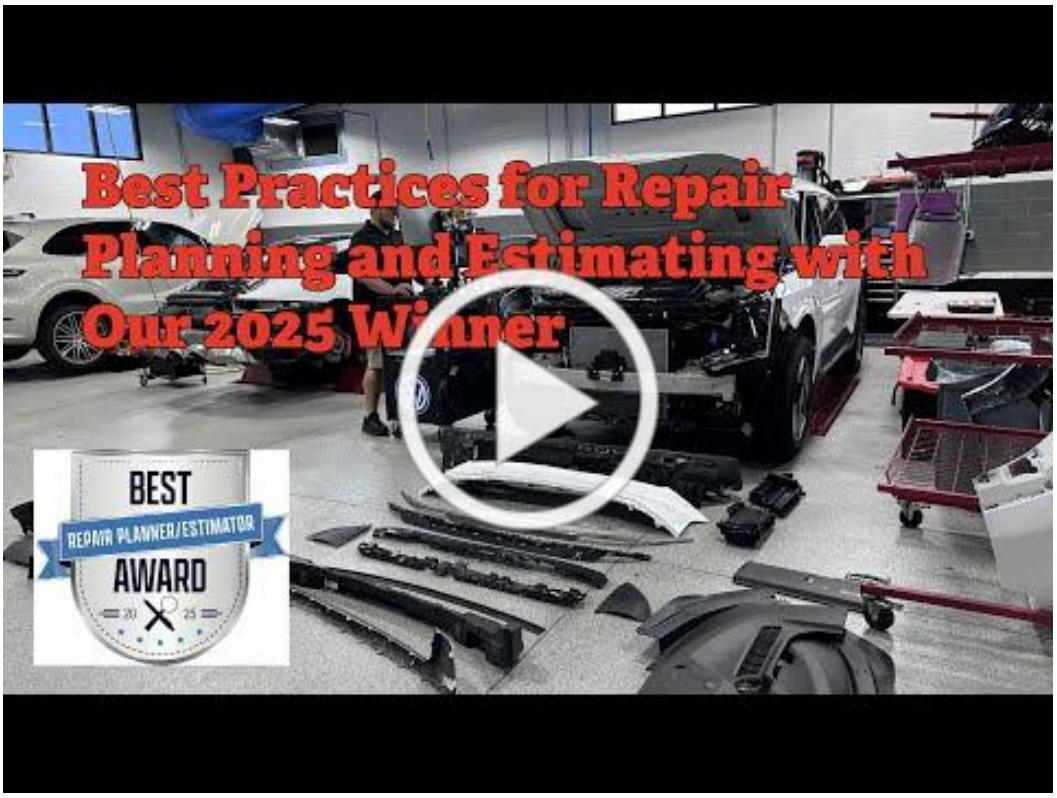
fender bender

Best Practices on Repair Planning with the 2025 Best Repair Planner/Estimator

Join us for a discussion about repair planning and estimating best practices with 2025 Best Repair Planner/Estimator Will Barkley, Collision Advice's Mike Anderson, and sponsors Andrew McInnes, of Ford Motor Co., and Tom Wolf, of PPG.



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Applications can be found here.

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