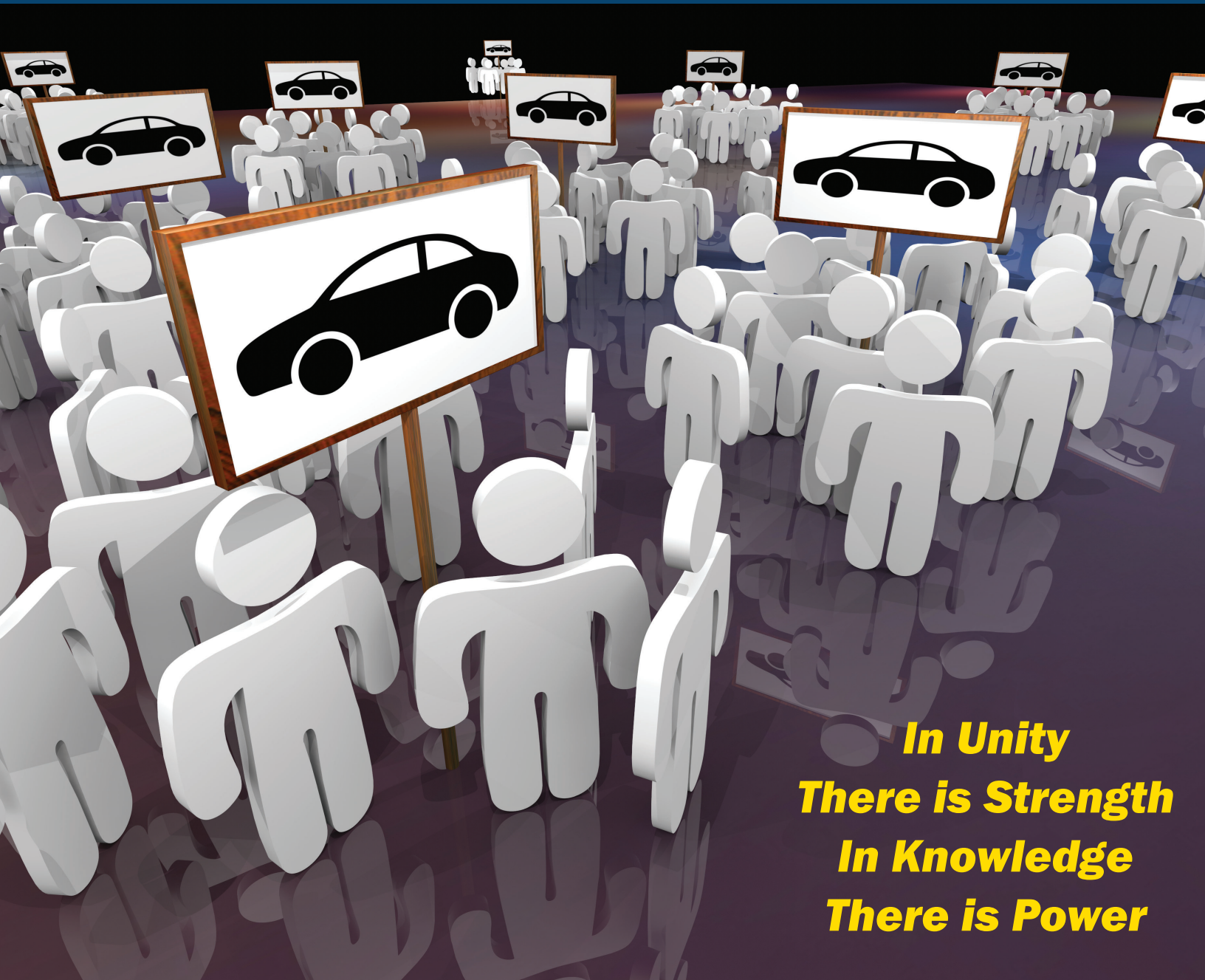


# ABAC NEWS

January  
February  
2020



***In Unity  
There is Strength  
In Knowledge  
There is Power***

## ABAC Opens 2020 with “Learn to Earn” Seminar

**Your Car, Your Choice** - Find us at [www.abaconn.com](http://www.abaconn.com)

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## President's Message

### Bob Amendola

## Enough is Enough!



Have we lost enough money? Have we lost enough colleagues? Have we absorbed enough?

It is time to call it what it is: short pay. How can we combat this? We need to put the fight back into the vehicle owner's hands.

As an industry, we have allowed ourselves to fight someone else's battle far too long. The time has come to decide how you want to move forward. The way I see it, we have two viable choices: charge the deficiency

to the vehicle owner or litigate. In my opinion, if this does not happen, our industry will not sustain.

We can change our industry individually and collectively. We have to start somewhere. I encourage everyone to start with one repair where there is a deficiency in payment. Instead of absorbing the cost, have the honest conversation with your customer and explain the situation to them. I think you will find that they are more receptive and understanding than you assume they'll be. But if we do nothing then we will get nothing. The way I see it, you have nothing to lose and everything to gain.

We all know the definition of insanity and our industry as it currently operates is heading for the insane asylum. So, ask yourself this: who will fix the cars of tomorrow?

If you envision yourselves in the picture, then it is time to make a change. Due to drastically diminishing statistics, our industry has become a supply and demand situation.

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It is time for us to demand the respect and compensation we deserve. Look at your P & L 's. Decide what is working and not working and make the necessary adjustments. The time is now.

Our association is fortunate enough to have a host of knowledgeable and wonderful people to network with but it is up to each and every one of us to take that first step. Be proactive before it is too late.

# Bob

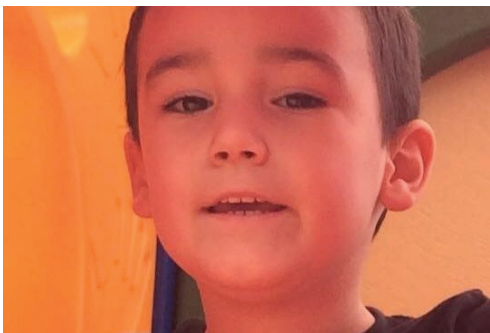
**Bob Amendola**

***Autoworks of Westville - New Haven***

***President - Auto Body Association of Connecticut***



**AUTO BODY  
ASSOCIATION  
OF CONNECTICUT**



## **Passages - Lukas Pearson Age 9**

Many members of the ABAC know Larry Pearson, who is the Wholesale Representative for Columbia Ford.

Larry and his family were touched by tragedy on the night of January 28<sup>th</sup>. Larry's son Lukas perished in a home fire in Plainville. Lukas Pearson was born June 15, 2010, in New London. He was currently a fourth grade student at the Plainfield Memorial School.

He leaves his father Larry R. Pearson Jr. of Jewett City, his mother Ana Lamb and Jim Cook of West Haven; 2 sisters Nicole Pearson of Moosup and Eris Darasouk of New Haven, Paternal grandmother Elaine Garriepy of Plainfield, Maternal grandmother Wendy Wiley of RI. A Go Fund Me page has been set up to help defray funeral expenses.

The link can be found on the ABAC Facebook Page.



## ABAC “Learn to Earn” Seminar Held in New London County

The Auto Body Association of Connecticut kept the momentum rolling at their first membership meeting of 2020 held at Langley's Country Club in Waterford, Ct.

*“Offering a venue in this portion of Connecticut allows collision shops from this area to participate and gain knowledge, to share information that will help increase their success and to network among their peers in attendance,”* said ABAC President Bob Amendola.

As always, Amendola kicked off the meeting by thanking the sponsors who made this event possible:

- **Primary Sponsors**

- Albert Kemperle and PPG



- **Co-Sponsor**

- Columbia Ford & Kia – Represented by  
Parts Director Joe Brochu  
Wholesale Representative Larry Pearson



During his opening remarks, a question was raised pertaining to going to court to get paid. Amendola then invited ABAC Legal Counsel, Attorney John Parese to address this issue.

*Said Parese, “You have a couple of options in terms of defending your rights and one of them is to litigate; it could be litigation through small claims court, it could mean litigation through demand letters. Before you go into court, you must make sure you have the correct documentation. There are people on your ABAC Board of Directors who can give you some guidance. I would encourage you to contact them. You must have the correct forms, repair contracts, invoices, etc. I don’t recommend litigating every single case. Pick your spots. Make sure you have your documentation right and your ducks in a row. I always recommend following OEM specifications. If and when the insurance company tries to make you do the job on the cheap, don’t do it. Record the deficit between what the job actually cost you and what the insurer*

*agreed to pay. Then be prepared to bring it to court. There is only one person in that courtroom that has a license and the right to decide what happens to that vehicle and that’s YOU.”*

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Before breaking for dinner, Bob requested that attendees use the blank forms on each table to write down questions to present to the evening's panel members later in the program.



After dinner, **ABAC Vice President Ashley Burzenski** presented an update on the ABAC's Social Media Strategy. Ashley has been managing this strategy for 3 years. The ABAC Facebook page initially had 500 followers before Ashley's involvement. Currently, the Facebook page has over 4,000 followers, ABAC Twitter account has over 1200 followers and Instagram has over 1000. In order to promote more growth, everyone was asked to "like", "share" and promote on their business and personal social media accounts. ***"The more we're (the ABAC) able to reach consumers, the more educated they will be, which is all about our mission,"*** said Ashley. ***"We have also worked with a local media production company to produce a few different series of informative videos. You can find all these videos in our library either on our website [www.abacconn.org](http://www.abacconn.org), on our Facebook page ABACConn, and our YouTube channel on Facebook. I encourage all of you to go find these videos, watch them, share them, get them out there and help us to promote them. We have found a big uptick in our general reach when we do distribute them,"*** she continued. VP Burzenski then

proceeded to present the new videos to all in attendance. Great job Ashley!

President Amendola then asked several Board members to begin the discussions and to address members on how to utilize resources and how to master simple ways to be compensated for what they're already doing.

Topics and questions discussed:

- **Tony Ferraiolo**
  - Charging for OEM research, diagnostics and road testing
  - CUIPA – Connecticut Unfair Insurance Practices
- **Bill Denya**
  - Using Social Media to your advantage – Posting reviews on Facebook
  - Sharing within your network
  - Using email – make sure to cc your client
  - Documenting files
  - Cost saving ideas
  - Using words correctly (Co-Pay vs. Deductible)
- **John Parese**
  - How can you fight a Writ of Replevin without getting hit with huge legal fees?
  - Repair Contracts – What is the best "bang for your buck"?
  - Social Media Usage
  - Liability

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- **Bob Amendola**

- Shop materials/Prep for Blend
- In the State of Rhode Island, it is mandatory to use the Mitchell guide for materials. Is this true? And what can the ABAC do to bring this to Connecticut?
- What do I do if an insurance company will not pay for Pre/Post scan?
- Do I need to become certified?
- How should I prove what I need to do to repair a vehicle?
- If a supplement is sent in and an adjuster does not come out to my shop for a week, what is a reasonable time before charges begin?
- What is the most effective way to get an adjuster to agree with my numbers?
- When a vehicle repair is on hold waiting for an adjuster, is there any way to make an insurance company pay for storage?

Before concluding our meeting for the evening, Bob reminded everyone, ***“Our future in this industry depends on all of us working hard to find solutions. I recommend that you reach out to your friends and colleagues who are shop owners and invite them to join the Auto Body Association of Connecticut to help better their future to help better our industry. The knowledge that you obtain when you attend these meetings is so invaluable.”***

***Submitted by Don Cushing***



**Unity is Strength  
Knowledge is Power  
Attitude is Everything**

## From the Desk of Mike Anderson: Understanding and Performing Required Test Drive Procedures Isn't an Option

---

Written by [Mike Anderson](#)

In a recent column, I talked about why I believe shops need to separate out their charge for vehicle scanning from their diagnostic labor to address the results from those scans.

Another key item I feel a lot of shops are overlooking is conducting, documenting and potentially invoicing for is the increasingly complex process of performing required test drives.

Our "Who Pays for What?" survey last summer, for example, found that while almost one-third (31%) of shops that bill for necessary test drives they conduct post-repair say they are paid for that procedure "most" or "all the time," about 2 in 5 shops (38%) say they have never sought to be paid such test drives. The statistics are even worse for test drives that are done diagnostically prior to repairs; 1 in 5 shops (19%) said they are paid regularly for such test drives, but two-thirds of shops have never billed for those.

I want to emphasize that my concern here is not whether shops are billing for test drives. My concern is that they are performing them as a required step to safe and proper repairs.

"Test drives" aren't what they used to be. In the past, you took a repaired vehicle out for a brief drive to check for wind noise, pulling conditions or vibrations. Now you're doing that but also doing the drives to calibrate and confirm the function of advanced vehicle features and systems like adaptive cruise control, blind-spot monitors lane departure warning systems, satellite navigation and traction control. That's why a Collision Industry Committee has adopted a new definition for this type of test drive that they are calling a "dynamic systems verification road test."

The automakers vary somewhat in what the terms they use for what we generally call "test drives." Some use that term, but others talk about "road tests," or "actions tests." Some automakers reference it by saying vehicles must be "brought up to operating temperature."

Despite terminology differences, it's important to understand what specific requirements an automaker has for the vehicle you are test driving. Does the OEM procedure, for example, specify:

- How far the vehicle needs to be driven;
- How much time the vehicle needs to be driven;
- At what speed(s) the vehicle needs to be driven;
- What driving pattern needs to be followed; and or
- What road conditions are necessary.

I recently was writing an estimate on a vehicle, and the OEM procedures said after I reinstalled the blind-spot monitors on the rear bumper assembly, I needed to test drive the vehicle in a straight line for two miles above 20 mph.

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Continued from Page 7

On another vehicle, after we disconnected and reconnected the battery, an initialization required us to drive the vehicle for at least 15 seconds above 20 mph on a road that had clear lane markings.

If you replace a windshield on a vehicle with a compass in the rearview mirror that may require that you drive the vehicle in a circle, or in a figure-eight, to recalibrate that compass.

I have seen a procedure for one automaker's vehicle that requires six different test drives at six different speeds and stopping patterns to see if the seat belts are working properly.

Unlike the relatively simple test drives we did for free in the old days, these can be exacting and time-consuming procedures. Depending on whether your shop is in an urban or rural area, you may need to drive miles away in order to meet the road and speed conditions required.

Getting paid for them requires good documentation. I recommend estimators or repair-planners have dual monitors so they can copy the test drive requirements from the OEM procedures and paste them into a line note on the estimate or invoice. Some shops are using a cell phone camera or GoPro to document the test drive.

Even the owner's manual for many vehicles talk about necessary test drives. The last thing you want is a vehicle owner asking about a required test drive in their manual and not being able to show them that you did it. It's also important that you let the customer know in advance about the test drives you will need to perform as part of repairing their vehicle.

**One side note:** When I owned my shops, once a year I would submit my employees' driver's license information to our company's insurance company to ensure they could be allowed to drive vehicles on behalf of my company. You can't risk having test drives conducted by someone with a suspended driver's license.

As always, what you decide to charge for is a business decision; but, understanding, performing and documenting the required vehicle test drives isn't an option for safe and proper repairs.

Source: [www.autobodynews.com](http://www.autobodynews.com)

## “Tips from the Board” - Value of Photos

There is an old saying that if it isn't in writing it didn't happen. In many cases that is true for all aspects of our lives, but in the collision industry documentation is vital in the safe and proper repair of today's vehicles. The estimate or supplement itself is not enough anymore for documentation. Photos of must accompany your estimate / supplement as supporting proof that repair operations were actually completed. So, what must be photographed? The answer is quite simple; Everything! From the time the vehicle comes in to the time it is delivered, everything you do must be photographed. Photos tell a story. They tell what we did and also what we didn't do. Photos will protect you if there are questions regarding unrelated damages, mileage issues, or any other discrepancy. The bottom line is that photos equal money. In some cases, a lot of money so we need to ensure as shop owners that our technicians are taking the needed and proper photographs.

The list below represents some of items that should be photographed:

- Initial contact photos at the point of estimate. (all four corners, build tag, mileage and visible damage)

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- Photos of the vehicle prior to disassemble show any accident related and all non-accident related damages using an auto marker. Circle the area and indicate the issue; dent, scratch, gap issue etc. It can be difficult to capture a dent so writing on the car of the actually issue can be very helpful documenting the damage.
- Photos of the vehicle disassembled and all of the damaged parts and photos of supplemental damages included needed additional parts.
- Photos of the repair process to include any special tools used to include measuring equipment, additional technicians to perform an operation, and photos of any unique aspects of the repair that needs to be documented.
- Photos of the vehicle being prewashed for paint, prepping for paint, vehicle in booth taped for paint, any parts set-up on stands and multiple angles of vehicle taped / bagged in booth showing the amount of materials used.
- Photos of spray out cards if needed for color matches.
- Photos of technicians sanding and compounding the painted panels. Numerous photos help. Take photos of any sand paper used in the compounding process to show what materials and the quantity used.
- Photos of the assembly process, showing photos of all new parts being installed. Photos of the new and broken part side by side show the part was purchased and being used.
- Photos of the finished product after detailing in front of the shop will also be useful in marketing. Before and after photos are a great way to show your work and market your business.
- It might be a good idea to have a photo policy in your shop. This will ensure that your expectations are being met regarding the required photos needed.

At a recent board meeting, the board members were discussing some aspects of photos. In addition to photos, I heard some shops using tablets, employee cell phones and even video to document the vehicle which is a great idea. Since every shop is different, you have to pick the best method to obtain photos that works best for your shop.

In our shop each technician is assigned their own digital camera. Each customer job is assigned its own SD memory card. That card stays in the job folder as it travels through the repair process. So basically, every technician that works on that particular vehicle uses the SD card to document the repair steps. Once the job is completed, the photos are archived and the SD card is reused on the next job. This method has been working well for us and as long as the cameras and SD cards are available then we will continue to use our method.

Way back when, I could remember seeing 35mm and Polaroid being used to document repairs. Back then only a handful of photos were used, now each job could have hundreds of photos. With the current technology available to us as shop owners, there is no reason not to use photos. Photos have value. A single photo could be worth hundreds so properly document each step of the repair process so we can get paid for what we do.

***Submitted by:***

***Ronald Poidomani Jr. - Town Line Body Shop Inc. Monroe CT***

## DOI Complaints



### ***ABAC Vice-President - Ashley Burzenski***

At our most recent meeting in Waterford, we briefly discussed DOI (Department of Insurance) complaints. As we mentioned at the meeting, when we met with the DOI, they claimed that they need more data. Because of this, we all need to step up and help our customers file complaints every time there is a violation or an unfair claims practice occurs.

The key to DOI complaints is that they need to come from the consumer. While a shop can file a complaint, it typically does not amount to anything. In order for the DOI to act, the consumer needs to file the complaint.

However, do not leave it up to your customer to file the complaint on their own. Do the leg work for them and make it as simple as possible for them.

Here is a breakdown of how I help customers file DOI complaints to assist you in helping your customers do the same.

- Discuss the situation with the customer, explain why they should file a complaint with the DOI and invite them to come to the office so you can help them do so.  
*The key is to make it as easy and convenient as possible for them.*
- Prior to the customer coming to the office, type up a draft of the complaint and gather any necessary documentation you need so you are prepared ahead of time. I recommend typing the draft in a word document so you can simply copy and paste the draft in the complaint form when you are actually submitting the complaint.
- When the customers comes in, review the draft with them and finalize it. Be sure to give them a copy for their records.
- Visit <https://cidonline.ct.gov/ccf/> to access the portal. Submit the complaint following the prompts on the DOI website. Copy and paste the complaint/letter into the appropriate paragraph. Remember to file it *from the customer as the customer*.
- Attach any necessary documentation like police reports, estimates, invoices etc.
- Once everything is all set, file the complaint on the last page.
- Be sure to print the confirmation page. Keep a copy for yourself and provide your customer with one.
- Scan and email the complaint confirmation and any correspondence to [abacadmin.heather@gmail.com](mailto:abacadmin.heather@gmail.com) so the ABAC can keep it on file.  
\* This is crucial for us in our future conversations with the DOI.
- The DOI will establish a file number for the complaint and assign an examiner. Typically, the examiner will have a preliminary response within two weeks.

**On the next page, you will find a sample letter of a complaint for your reference:**

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*Dear Sir or Madam,*

*My name is John Smith and I am filing a complaint against (insurance company). On (date), I was involved in a motor vehicle accident at no fault of my own. The local police department responded, file a report (police report case #) and issued the other party a citation. I obtained an official copy of the report from the police department and reported the claim to (insurance company). Upon reporting the claim (Insurance company) Despite this, (insurance company) denied liability for the accident citing conflicting stories. Per the official police report, the other party was determined to be at fault for the accident. I find this to be unjust and question how an insurance company has the authority to overrule a police officer's investigation and official report.*

*Thank you in advance for your assistance. I look forward to speaking with you.*

*Sincerely,*

*John Smith*

*(Street Address)*

*(City, State, Zip)*

*(Phone Number)*

*(Email Address)*

While this is a quick run-through, I hope it simplifies the process for you and serves as a reminder to encourage your customers to file complaints whenever necessary. It is an essential step in the right direction.

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## Want to do something about the labor rate paid to you?

---

Everyone complains about being under paid for your labor rate. But the real problem is you. I'm not one to blame people for their actions unless it affects me. And this does. There are too many of us out there that are agreeing to a labor rate compensation that is lower than our posted rates. Now what this does is allow most insurance companies to reimburse you a lesser amount than what you have determined is necessary for safe and proper repairs.

When shops agree to an amount, it is used by the insurance industry to justify their amount paid in the market place. If they continue to document that shops agree with the amount they offer, then they will never have to up the rate. Now I'm not saying you need to turn all work away unless the company reimburses you your posted rate. What I am saying is just say no to an agreed price on labor rate. You can do this. What you should do if you don't agree with the rate offered is, say you agree with the scope of repair, but you don't agree with labor rate. Also used for material costs, parts price differences, ect. If you go this route you must stamp the check from insurance company with ( ACCEPTED UNDER PROTEST AS PARTIAL PAYMENT ONLY FOR PROPERTY DAMAGE WITHOUT PREJUDICE OR RECOURSE) These stamps can be purchased from the ABAC contact heather at email [abacadmin.heather@gmail.com](mailto:abacadmin.heather@gmail.com) or phone 203-592-6846 What this will document is what was offered was insufficient for labor rate. This is important if your company or customer pursues litigation. (Small Claims Court ect.) This also is important to justify any charges you may need to charge your customer for that were not paid by Insurance Company.

## ‘Who Pays?’: Insurers often cover seat sensor resets, other calibrations



Eight of the nation’s largest insurers consistently pay for calibrations, including resets of occupant sensing systems, according to the latest “Who Pays for What?” study.

However, despite 79 percent of shops reporting insurers paying for occupant sensor calibrations all or “most of the time” shops bill for it, a fifth of the 600-plus repairers polled in October 2019 never asked to be paid for the operation.

One hopes the facilities are still completing the work, for the calibrations are necessary to ensure the vehicle’s airbags function as intended. An airbag can be more harmful than helpful

for small children and adults, according to the National Highway Traffic Safety Administration. Occupant classification sensors use inputs like weight to determine if a party is too small for an airbag and prevent the supplemental restraint system from deploying.

An improperly calibrated sensor can lead the car to think a child is an adult or vice versa, potentially jeopardizing either demographic.

As Collision Advice CEO Mike Anderson explains in the report:

***“Seat calibration” is the process of resetting or calibrating a vehicle’s seat sensors, which automakers may refer to as occupant classification sensors (OCS), occupant detection sensors (ODS), weight calibration sensors (WCS), or a “passenger sensing system.” It’s a critical step because in the event of an accident, how the airbag deploys may vary depending on whether I’m the one driving the vehicle – at 180 pounds – versus my sister driving the vehicle at 102 pounds. In some cases, the system tells the vehicle not to deploy some of the airbags if there’s no passenger in the vehicle, or if the passenger is a small child.***

***You must research these OEM repair procedures every time because they vary by automaker and even between models. Some Toyotas, for example, require a seat calibration after any accident, even if the vehicle was parked and unoccupied when it was hit. But on other Toyota models, a calibration is required only if a related diagnostic trouble code (DTC) has been set.***

***There’s no one-size-fits-all approach. Some of the systems may even reset themselves after a test-drive. So, you have to check the procedures to know what the particular requirements are for the specific vehicle you are repairing. I find one of the best ways to start researching seat calibration requirements is by checking the vehicle owner’s manual. It will tell you what the automaker calls the system and can help you explain the importance to the customer and insurer. (Emphasis added.)***

The study also examined insurers’ willingness to cover charges for direct repair program network and non-DRP shops. It found State Farm posting the widest difference in behavior here with its reduced willingness to reimburse the bill at non-DRP shops than it was at Select Service facilities. About two-thirds of the 326 non-DRP shops polled reported State Farm paid always or most of the time — compared to nearly 88 percent of the 282 DRP shops polled.

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12.4 percent of the non-DRP shops said State Farm “never” covered the charge — compared to just 1.7 percent of DRP facilities. (The margin of error was 3.4 percent on questions receiving answers from all 805 respondents.)

The survey results carry lessons for consumers as well as body shops. After all, collision repairers are actually billing customers, not insurers. Those consumers must pay the shops and seek reimbursement from insurers.

Another question asked about advanced driver assistance system calibration, describing it as “Labor to recalibrate blind-spot monitors, cameras, parking sensors, etc., after repairs.” 87 percent of shops said insurers were always or mostly covering those bills when requested. Unlike the 20-plus percent of shops who never asked to be paid for seat calibration, the percentage of shops who never charged for the work was in the single digits.

“Calibration processes vary widely from vehicle to vehicle and from system to system,” Anderson wrote. “Some blind-spot monitoring systems, for example, require a test-drive to self-calibrate. Others require the use of a scan tool and a target. Other systems that can require calibration include adaptive cruise control, parking sensors, and back-up or other cameras. How many times do we remove a mirror from a door for paint purposes? Those often include cameras that require calibrations.” State Farm also posted the widest difference here in willingness to pay DRP shops compared to non-DRP shops.

CCC director and lead analyst Susanna Gotsch wrote in a study of data between the first quarter of 2017 and 2Q 2019 that calibration operations typically see an addition of 0.2-0.6 hours of labor. “When a part such as a distance sensor is replaced, additional database labor time of 0.2 to 0.6 hours is commonly added as an entry such as ‘FRONT BUMPER Add for distance sensor,’” Gotsch wrote in a September 2019 piece. “In addition to this, some repairs include separate manual entries for calibration, depending on the components damaged or the vehicle repair requirements. The specific parts requiring calibration are not always identified clearly or at all but, not surprisingly, the majority identify a specific ADAS feature such as blind-spot monitoring sensor, distance sensor, camera, parking sensor, lane departure, adaptive cruise control, as well as mechanical parts such as occupant sensors, steering angle sensors and tire pressure monitoring sensors, and finally parts such as headlamps.” The 2 percent of vehicles with entries for terms like “‘calibration’, ‘re-program’, ‘flash’, etc.” was up from 0.9 percent in the first quarter of 2018, according to Gotsch.

The cost of a calibration was all over the place in the second quarter of 2019. Gotsch reported that some line items involved “not just the cost of calibration, or a fee to ‘Drive to and from calibration’, but the cost of additional components that may have been found to need replacement during the calibration.”

The average second-quarter calibration fee was \$219 — up from \$172 in the second quarter of 2017. The standard deviation two years prior was \$214, compared to \$236 today. The maximum fee between April and June of this year was \$5,316 for “Dealer Distance Sensor Reprogram,” compared to a peak of \$6,250 for “Reprogram Headlamps at dealer” in the second quarter of 2017.

Also of note in the CCC report: Vehicles 7 years of age or older even saw calibration operations, so repairers and insurers shouldn’t jump to any conclusions based on vehicle age. The percentage of repairable 7+ vehicles with recorded calibration operations rose from 0.4 percent in the first quarter of 2017 to 0.6 percent in the second quarter of 2019.

**Source:** [www.RepairerDrivenNews.com](http://www.RepairerDrivenNews.com) - Story by John Huetter

## DOI COMPLAINT RESPONSE

Below is an actual response from the DOI on a complaint that was files by a an ABAC member. We need these complaints to be sent in when you feel your rights are being violated. We urge you file these complaints when you know the insurance company is not treating you fairly. All complaints will help show patterns of incorrect behavior and violations of our State Regulations. The Department of Insurance must investigate and respond.



**STATE OF  
CONNECTICUT**  
**INSURANCE DEPARTMENT**  
P.O. Box 816 • Hartford, CT 06142-0816  
An Equal Opportunity Employer  
[www.ct.gov/cid](http://www.ct.gov/cid)  
**CONSUMER AFFAIRS DIVISION**  
PHONE: 860.297.3900, Ext. 3952  
FAX: 860.297.3872  
EMAIL: [Naim.Bojka@ct.gov](mailto:Naim.Bojka@ct.gov)

October 8, 2019

Anthony Ferraiolo

**Re: Our File # 904269**

Dear Mr. Ferraiolo:

We have been notified that your issue with USAA has been resolved. While the carrier is permitted to recommend a guaranteed repair shop or request photographs to complete an estimate, there are no requirements that you complete the process as recommended by the insurance company.

The complaint you submitted to this department is beneficial to assist us in regulating the insurance industry and protecting the interest of consumers. We use these complaints to monitor the activities in the marketplace for any adverse trends.

Thank you for calling this matter to our attention. We are pleased to have provided assistance to you.

Sincerely,

A handwritten signature in black ink, appearing to read "Naim Bojka", written over a horizontal line.

Naim Bojka  
Examiner

Enclosure(s)

## CONSUMER ALERT!!!!

### BEWARE OF ANY INSURANCE COMPANY OR APPRAISER:

- Requiring you to bring your damaged vehicle to a specified drive-in claims facility or repair shop for appraisal or repairs; or
- Stating that choosing the repair facility of your choice will result in delays or a lack of guarantee for repair work.

**This practice is illegal under Connecticut Law (CGS § 38a-354)**

Insurance companies utilize direct repair networks to save money – often at your expense. As a result, Connecticut enacted a law prohibiting insurers and appraisers from forcing consumers to use their direct repair program for appraisals or repairs. Insurers and appraisers are likewise prohibited from misleading or attempting to scare consumers into using their direct repair program by, for example, stating that using a non-affiliated shop will somehow result in delays or a lack of guarantee.

(See attached)

**All insurance company employees who violate this law should be reported immediately via official complaint to the:**

**Department of Insurance** (online complaint form: <http://www.ct.gov/cid/cwp/view.asp?q=254352>)

**Copy all Complaints to:** Auto Body Association of Connecticut [abacadmin.heather@gmail.com](mailto:abacadmin.heather@gmail.com)

CT Attorney General George Jepson [attorney.general@ct.gov](mailto:attorney.general@ct.gov)

U.S. Senator Richard Blumenthal [senator@blumenthal.senate.gov](mailto:senator@blumenthal.senate.gov)

CT Insurance Commissioner Katharine Wade [cid.admin@ct.gov](mailto:cid.admin@ct.gov)

If you need assistance, please contact the Auto Body Association (203)767-5731

*Protect your rights as a consumer! Remember: Your Car, Your Choice. Choose the collision repair facility that is best for your family, not one that exists to save the insurance company money.*





## Safety inspections, adhesive removal, calibration time: More tips from the DEG



The Database Enhancement Gateway, which allows repairers and insurers to make inquiries and suggestions of the estimating providers at no cost, offers weekly tips for repairers on the Audatex, Mitchell and CCC programs online and through the Society of Collision Repair Specialists' email list.

### Safety inspections usually not included

Automakers might require extensive safety inspections following a collision, and estimators and adjusters should be aware that none of it is typically included in information provider labor times.

"The labor to perform these inspections is NOT included unless specifically noted in the footnotes of a component

being repaired," the Database Enhancement Gateway wrote in a tip tweeted Jan. 6. "Some inspections will require selecting components from the database or performing an on the spot evaluation for labor."

So, you'll have to input the operations manually, regardless of whether you're charging for them, to provide your customer with an accurate estimate.

The DEG illustrated such inspections with a screenshot from ALLDATA's version of repair procedures for a 2018 Jeep Cherokee. Sections include items like "Post Collision Seat Belt Inspection."

"Required Inspections after a collision are manufacture and vehicle-specific down to the type of impact the vehicle has sustained," the DEG wrote. "Information on what components need to be inspected and/or replaced after a collision can be found in all the OEM technical websites or using a 3rd party program like Alldata."

(The usual caveat: Only the official OEM repair procedure sites are guaranteed to be correct. Some instructions might get lost in translation or fail to be updated in real-time within a third-party repair procedure aggregator.)

The DEG also warned that some parts encountered during these inspections might be required to be discarded.

"During 'INSPECTIONS' some components MUST be replaced (Clips, fasteners, repair kits, or specific parts) regardless of the type of impact/ collision," the DEG wrote. "Refer to OEM service information for this prior to finalizing repair planning."

We looked up the official repair procedures for a 2018 Jeep Cherokee 2.4-liter multi-air engine. After a crash, seat belt inspections are indeed required. Further procedures might arise if a supplemental restraint system was activated, according to FCA.

"Following any collision inspect the seat belts for proper function and operation prior to returning the vehicle to the customer," FCA wrote.

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It lists a series of inspections and states that they “where applicable, are for the driver and all passenger positions, including the Lower Anchors and Tethers for Children (LATCH) restraint systems”:

- Inspect the seat belt, for fraying, cuts, fading and torn or loose stitching. If any of these condition exist replace the seat belt.
- Inspect all of the seat belt buckles for proper latching and releasing operation. If it does not function properly, replace the seat belt buckle.
- Inspect the seat belt retractor by slowly extending the seat belt fully. It should extend smoothly without binding or locking. If it does not function properly, replace the seat belt.
- Inspect the seat belt retractor by latching the seat belt and then pulling the belt quickly. The seat belt should lock. If it does not function properly, replace the seat belt.
- Inspect the seat belt shoulder turning loop to be certain it rotates freely without binding. If it does not travel freely, replace the seat belt.
- Inspect the seat belt turning loop height adjuster. It should move freely and lock firmly into the different height positions. If it does not function properly, replace the seat belt turning loop height adjuster. (Minor formatting edits.)

“... If any of the seat belt components have physical damage or are doubtful of proper operation, replace the component,” FCA continued.

We also noticed another interesting and important inspection on a page describing SRS-related inspections and mandatory part replacements.

***“Following ANY major vehicle impact damage in the vicinity of an impact sensor or the ORC – It is critical that the mounting surfaces and mounting brackets for the Occupant Restraint Controller (ORC), front impact sensors and side impact sensors located within the proximity of the impact damage be closely inspected and restored to their original conditions. Because the ORC and each impact sensor are used by the SRS to monitor or confirm the direction and severity of a vehicle impact, improper orientation or insecure fastening of these components may cause airbags not to deploy when required, or to deploy when not required.” (Minor formatting edits. Emphasis FCA’s.)***

Read the FCA OEM repair procedures to determine all other inspections required.

#### **Audatex: Removing panel bond not included**

Is there still panel bonding adhesive stuck to something you’re fixing? The DEG advised in a Jan. 13 tweet that the effort to remove it isn’t included within Audatex’s labor times.

Section 4-2 of Audatex’s Database Reference Manual P-pages clearly lists “Removal of panel bonding adhesive material” among not-included operations

“When repairers come across situations where after a panel is removed and the vehicle is left with ‘panel bonding adhesive material’, the labor associated with removing this material in preparation for the replacement part is NOT INCLUDED,” the DEG wrote.

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“This would be an on the spot evaluation depending on the process, equipment and consumable materials used.”

### **CCC: Aiming a front distance sensor**

CCC might offer a 1.0- to 1.6-hour labor time for aiming a distance sensor, the DEG wrote. But that time doesn't include everything a repairer might do, the resource pointed out in a tip tweeted Jan. 20.

The issue arose in a Jan. 6 DEG inquiry regarding a 2019 Toyota Highlander. CCC, like the other information providers, doesn't have a labor time for scanning a car.

The user wondered how CCC could provide a distance sensor calibration time, since this involved a scan tool, and disputed the 1.0 hour of mechanical time the IP did allot.

“Labor Time Premise states the following ‘Due to the variety of scan tools used, both OEM and aftermarket, as well as the variation from vehicle to vehicle and repair to repair, MOTOR is unable to develop a time that accounts for these different scenarios,’ the user wrote. “Therefore, MOTOR recommends an on-the-spot evaluation to determine an appropriate estimated time to perform diagnostic scans for each repair.’ Labor time to re-calibrate a Distance Sensor. CCCOne has 1.0M for this operation, we disagree and charge 3.0M. ... How did CCC develop a labor time if the premise states they cannot when the use of a scan tool is required for this operation?”

The user provided an extensive list of repair procedures from Toyota relating to the recalibration.

“Change time in CCCOne to 3.0M,” the user proposed. “This is what we have to pay if it is calibrated in a Toyota service department as well.”

CCC initially refused to change anything, declaring “MOTOR assumes that the facility has all necessary tools and equipment in-order to complete any given repair. Subletting repairs must be considered a business decision by the shop.” It also said nothing needed to be removed.

But it ultimately re-examined the issue and bumped the time up to 1.6 hours, offering some clarification into what would and wouldn't be included:

1. Checking the level of the floor would not be included when a dedicated area is used to perform this calibration. This was done once to determine a dedicated area so it should not be necessary again.
2. Axis Beam confirmation would be included but adjustment is not.
3. The estimated work time includes setup of the Toyota Tech Stream. ...
4. The estimated work time includes mapping out the workspace.
5. The estimated time does not include any trouble shooting.
6. The estimated work time includes 1 adjustment.

As for the scan tool argument, CCC said the user was taking its words out of context: It was only referring to the specific operations of running a pre- or post-repair scan.

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### **Mitchell: Clear coat extension**

The DEG in a tweet Jan. 27 addressed the issue of calculating clear coat extensions in Mitchell. It drew readers' attention to Mitchell's Collision Estimating Guide, which explains:

In some applications, it may be required to extend the application of clear to the nearest panel edge or break-point.

The performance of this operation is NOT INCLUDED in the Mitchell refinish labor time.

The extension of clear coat formula is intended to be calculated as a percentage of base refinish hours excluding overlap.

It DOES NOT APPLY to edges, jambs, and undersides. No deduction for overlap should be taken.

NOTE: When calculated, 20% of the total time should be allocated to the clear coat line item. The total sum of the line and the amount allocated to the clear coat line will total 50% of the exterior refinish time for the panel being refinished.

Example: A panel refinish time is 2.0 hrs. When extending clear, the refinish time for that panel should be 1.0 (.5 per refinish hour). For clarity, the refinish line should be displayed as .8 and .2 (20%) should be allocated to the clear coat line. (Emphasis Mitchell's.)

The DEG suggested estimators should take advantage of Mitchell's automation here.

"We suggest using the 'BLEND' selection for any panels requiring this step to ensure properly calculation of the allocated PREP and CLEAR application formula as the system will automatically allocate the 80/20 split of the 50% formula," the DEG wrote.

"Note: This formula is not intended to be used on repaired panels or any panels that require additional labor to repair pre existing surface conditions."

**Source:** [www.RepairerDrivenNews.com](http://www.RepairerDrivenNews.com)

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