

“On The Minds of Members” Photo Estimates with Tony Ferraiolo



ABAC NEWS
Celebrates
20th Anniversary!

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President's Message

Bob Amendola

Here's to True Customers and a Better Year to Come



As we bid 2020 goodbye, I wanted to share a personal business decision I recently made. I'm sure many of you will relate to this short story and my hope is that it may inspire you to take the same stock within your company to make some changes as we welcome 2021.

After all the hurdles 2020 has thrown us, I decided that enough was enough when it came down to a specific insurance company. Dealing with this company involves nothing but aggravation and short pays for us. Therefore, I made the personal business decision to no longer have any involvement with this specific company. This decision

was not something I took lightly, and I worried about how it might affect my relationship with my customer base. The last thing I wanted to do is isolate anyone from coming to my shop. However, I realized that enacting this policy would be paramount for the health of my business and the families that count on its future. Because of that, I knew it was the right choice. As Tony Lombardozzi has always said, I had to *"take the S off my chest"*. We cannot sustain in business without making a profit and this was no longer my fight to fight. It never was to begin with.

Proactively, I reached out to a few of my longtime customers that I knew were insured with this company. I wanted to give them a heads up about our new policy instead of waiting until after they had an accident to break the news to them that they would have to pay out of pocket and seek reimbursement from their company on their own or have their car repaired elsewhere. To my surprise, they were completely understanding. Time will tell if they heeded my warning, but their receptiveness reaffirmed my feeling that this was a step in the right direction.

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Relatively often, we speak with customers who are insured with this company or were hit by someone insured with this company. If possible, many have chosen to go through their own carrier so they can still have us do the repairs. Some do not. Some have paid out of pocket and dealt with their insurance for reimbursement on their own. Some have not. Here lies the value in a true customer. By definition, a customer is a person or organization that buys goods or services from a store or business for a fair or reasonable price. Someone that is not willing to pay the price is not a real customer. A big shift in mindset involves the understanding that not everyone may be a good customer. The notion that we must fix every car possible isn't as profitable as you'd think. Instead, I would recommend sifting through to find the jobs that you can earn a loyal customer and a reasonable profit from. Doing so has already made such a difference for us.

Ultimately, what have we lost from making this decision? **Unnecessary aggravation and working for free.**

These unprecedented times are difficult enough. I can understand anyone's hesitation. This may or may not be the right decision for your business. That is up to you to decide. But only you can demand better for yourself. If you are experiencing similar experiences, consider this some food for thought.

I wish you all a happy and healthy holiday season, albeit it may be a little different this year. Thank you for your continued partnership. I look forward to working towards a better year ahead alongside you.

As always, please do not hesitate to contact me with any questions, concerns or ideas you have.

All the best,

Bob

Bob Amendola

Autoworks of Westville - New Haven
President - Auto Body Association of Connecticut



**AUTO BODY
ASSOCIATION
OF CONNECTICUT**

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

On the Minds of Members

Photo Estimating - Tony Ferraiolo - President A&R Body Specialty - Wallingford, CT

This is the first in a series of interviews that will be appearing in the ABAC News going forward. We will be contacting ABAC Members and Directors each edition for their input on many topics that can assist and help ABAC Members in their businesses.

What are you doing about the influx of insurance companies requesting you to perform photo estimates?

At my shop, we do not believe in photo estimating. We believe that the State of Connecticut was very clear when they came up with State Regulation §38A-790-5 Competitive Estimates. The State of Connecticut thought it so important that they put the following into the regulation:

"If the appraiser and the repair shop fail to agree on a price for repairs, the appraiser shall not obtain a competitive estimate from another repair shop unless the owner of such other shop, or his authorized agent, has inspected the vehicle. No such competitive estimates shall be obtained by the use of photographs, telephone calls or in any manner other than a personal inspection."

I believe that if the insurance company wants the repair shop to do their job, then at this shop there is a cost associated to do that. If we are going to document the loss for the insurance company (verify the loss) and we are going to provide a repair plan to fix the vehicle (which we will give the insurance company documentation and photos of the damage, mileage, and previous condition of the vehicle) then we are doing the job of a licensed appraiser. We believe that there is a cost associated with performing these duties. Every shop should determine what that cost is themselves.

What is the difference between an appraiser doing the estimate or you?

The business of insurance includes inspecting damage and allocating monies to put into lost reserves. The business of licensed repair is to perform repairs to OEM standards and not to assess damage to put into reserves. We do not worry about the insurance end and the insurance industry should not worry about the repair end on how to perform repairs and what should be done. If YOU decide to perform this duty (Photo Estimate) for free, then that is your personal business decision. Just to clarify, that would not be the decision of my shop!

Can you give us an example?

A car is towed into a repair facility. The customer has called in the claim. The insurance company states that "because of COVID19 we cannot send out any appraisers." First of all, that's untrue since repair shops and insurance appraisers have been deemed "essential businesses" in the State of Connecticut. Therefore, the insurance company MUST send their appraisers out. If the insurance company decides NOT to send out an appraiser, they need to send out an independent appraiser or refer to the repair facility's repair plan. Repair shops have been in harm's way since the start of this pandemic. We have all found ways to keep our employees, our customers and the appraisers that have come in, safe by following state guidelines and maintaining our facilities with the utmost care. If insurance companies remove their physical damage appraisers, then the motoring public will certainly be placed in harm's way due to the fact that photographs do not indicate or depict all of the damage on a vehicle.

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Is it your belief that photo estimating is dangerous or unsafe?

We all know the dangers of photo estimates. We have all seen vehicles that should not have been driven due to hidden damage to wheels, suspension, exhaust systems, etc. Photo estimates not only undercompensate consumers for the loss, but they also put the motoring public in the State of Connecticut and beyond, in harm's way.

How is the state of Connecticut enforcing State Regulation §38A-790-5?

We are not seeing much enforcement of this unless complaints have been sent to the department of insurance. When a complaint is sent to the DOI, they must respond to the complaint and we have seen numerous times where they (DOI) has said that the consumer has the right to have their vehicle physically inspected, in person, if the consumer requests this. If you do not complain, nothing will happen! We are compiling evidence that the State Regulation is being abused. File a complaint with the DOI. The ABAC has sent out a link. There is also a link to the complaint form on the ABAC's website, www.abaconn.org just for this purpose. (Once on the website click on "Consumers" drop down menu and look for "Consumer Complaint" and then "Complaint about Insurer" which will take you to the Department of Insurance's website to file your complaint.)

Because of the ABAC's wide national reach along with the power of print with the ABAC News, what can you say to our industry associates that can assist them in the challenges of photo estimating?

Follow the facts. The fact is that you cannot properly assess the damage to a vehicle through photographs. No one can see beyond the scope of repair from a picture. There can be safety issues and concerns that the consumer may have if that vehicle is continued to be driven. States need to look to their legislators, find out what regulation they already have in their own state on Physical Damage Appraisal and determine if the insurance industry is taking advantage of them, especially during this pandemic by increasing the use of photo estimating. Is the insurance company breaking your state regulation? Some states, no. Some state, yes. States need to push the fact that photo estimates are UNSAFE for the consumer.



Tony Ferraiolo is the Immediate Past President of the Auto Body Association of Connecticut and President of A&R Body Specialty in Wallingford

The ABAC News would like to thank Tony for taking his time to give his input on this important topic. You can reach Ferraiolo at 203-269-2842

Submitted by Don Cushing

“Maybe my single best performance on auto repair litigation since Winds of Change.”

– John Parese modestly commenting on his recent virtual presentation as part the Repair Driven Education series from the 2020 SEMA show.



Once in a lifetime, if the stars align just right, man prays witness to something truly miraculous: the realization of one's true love, the satisfaction of a well-earned retirement, the feeling of being touched by the very hand of God. In the spectrum of those most beautiful and inspirational moments lies the mother of them all: “Litigating and Winning Short Pay Claims” a virtual seminar by Attorney John Parese. For the price of \$75, and from the comfort of your home or home office – or prison cell as the case may be, you too can take part in an experience that one critic called “the best thing my son has done since leaving my basement at the age of 42.”

As you may know, SCRS coordinates the RDE series, which is the educational component of the annual SEMA show in Las Vegas. Earlier this year, I was asked to go to Las Vegas to present on the big stage “Ted Talk” style. I wasn't sure if the national stage was quite ready for my brand of, ahem, humorcation; but I was looking forward to the trip. Thanks to COVID, however, rather than enjoying a long weekend in Vegas, I found myself recording my presentation in a dingy Connecticut studio, only to return home to my wife (who was doing the opposite of dancing on a pole), and to my kids (who were doing the opposite of plying me with drinks). Alas, I endured. The seminar was filmed and can be accessed remotely through SCRS.

If you haven't grown tired of my ghastly jokes or lectures on litigating short pay claims, then my virtual presentation may be just the thing to sharpen your business' new year's resolution. Sure, a lot of what you hear may sound familiar – that is, if you ever listened in the first place. But I suspect there remains valuable insights that could prove helpful to your business. What you should really consider is purchasing the RDE 18 course bundle for \$375. A list of the courses (including mine) can be found at <https://rde.scrs.com/>.

I know that making time for things like this is difficult. Still, I think those who can make the investment, will be rewarded. Learning from industry leaders from across the country like this is a unique opportunity. This type of program is also an important component in continuing professional development and training; and from my perspective, serves as a vital component in the never-ending battle against insurer-based exploitation of this industry. What is more, SCRS Executive Director, Aaron Schulenburg, worked really hard to put this together and he did an outstanding job. Accordingly, you should consider putting this on your New Year's to do list.

I guess that's all I got for 2020. What a mess. What an unfortunate, weird, stressful year. I hope that despite all the hardship, your businesses are enduring and will be strong and profitable in the coming year. In the meantime, I wish you and your families good health and much happiness.

John M. Parese, Esq. is a Partner with the law firm of Buckley Wynne & Parese and serves as General Counsel to the ABAC. Buckley Wynne & Parese maintains offices in New Haven, Hartford and Stamford, and services clients throughout all of Connecticut. The opinions set forth in Attorney Parese's articles are for education and entertainment purposes only, and should not be construed as legal advice or legally binding. If you have any questions or concerns about the content of this or any of Attorney Parese's articles, you are encouraged to contact Attorney Parese directly.

Get forewarned about OEM restrictions in Mitchell



The DEG in a tip showed users how Mitchell might provide a heads-up on position statements and other OEM mandates. However, it warned that the repairer would still have to confirm all of this with the official OEM repair procedure sites.

"Mitchell has made it easier to access helpful OEM information within the estimating system," the DEG wrote in the tip. "This is not a substitute of researching OEM information directly, but rather use as a great starting point to perform safe and proper repairs, all starting at the VIN decode process."

He showed off the "pretty cool feature" in the Sunday video.

The main screen in UltraMate carries new categories reflecting the additional information available to the estimating systems, according to Gredinberg.

Decode a VIN, and you might see new information appear in the Special Cautions section, he said.

He showed how selecting "Seat Belts" within "Special Cautions" for a Ford F-150 Lariat (it appeared to be a 2019 model) displays Ford guidance on seat belts.

"Ford recommends that all seat belt assemblies in use during a collision be replaced unless the collision was minor & a qualified technician finds that the belts show no damage & continue to operate properly," Mitchell states in an UltraMate center column. "Seat belt assemblies not in use should also be inspected & replaced if damage or improper operation is noted."

"This is a really good tip right here," Gredinberg said. The repair planner can then check Ford's actual OEM repair procedures to confirm these operations are needed.

"This helps the repair planner do some forward thinking" to determine what might be needed for a correct repair, he said.

Gredinberg said he also often gets asked where in Mitchell to find fasteners used for operations related to parts like bedsides or outer structural skins. He showed how a "Fasteners" selection in Mitchell brought up information about components like rivets and adhesives. While the shop would still need to check the parts in the OEM repair procedures, Mitchell's capability might "alleviate having to perform those manual entries or the common '900-500' operation of doing a manual line."

Gredinberg also said "Mitchell made it pretty easy" for the painters unable to find a vehicle paint code. If the OEM has verified the information, the Mitchell user can use the "Paint Code Location" selection to reveal the hiding spot. For example, the F-150 Lariat carried the paint code on the "left front door frame," according to Mitchell.

Finally, Mitchell also included some OEM position statements within an "OEM Position Statements" tab in the right hand side of UltraMate, Gredinberg said.

Source: www.Mitchell.com



The Games People Play

ABAC Vice-President - Ashley Burzenski

As we continue to work through the daily trials and tribulations within the auto body industry amidst a pandemic, I wanted to share a small victory we experienced recently. I'm sure many if not all of our members can relate to this one.

At the onset of the pandemic, an insurance company that shall not be named made the decision to pull all of their licensed appraisers from the road. We were *unlucky* enough to have several claims with them shortly

after this decision was made. They attempted to persuade both the consumer and our shop to participate in a "really convenient and quick" virtual estimate instead. We made the decision to not participate in photos estimating. After discussing the pitfalls of photos estimates with each of our customers, I informed the insurance company that the customer did not feel comfortable with a photo estimate and instead wanted a licensed appraiser to physically inspect the vehicle at their shop. Much to my surprise, the insurance company obliged by assigning the inspections to an independent appraiser with minimal pushback. After about a month or so, their cooperation screeched to a halt (not so surprising).

As our luck would have it, we had several more vehicles at the shop indemnified by this same insurance company. Instead of sending out an appraiser, they then informed us that they will not hire independent appraisers anymore and our shop or the customer MUST submit photos for a virtual estimate if they want to move forward with the claim. We reiterated our company policy was not to participate in virtual estimates and our customers stood tall refusing to do a photo estimate as well. We informed the insurance company that we understand that they want to "protect their appraisers" and we agree... we care about the safety of our team. However, in the way that we were deemed essential, the insurance sector was as well. As far as I was aware, they were not granted any exceptions to Connecticut laws during the pandemic. Therefore, they must find a way to continue to service their customers like we have.

We walked them through the safety protocol we enacted, specifically for inspections. The vehicle would be parked outside in our lot, socially distant from anyone else (who are wearing PPE anyway) and the vehicle/keys would receive a sanitizing solution application prior to their arrival. All paperwork would be under the wiper blade and they would be welcome to call or email us to discuss the estimate in lieu of coming into the office. Not only did this satisfy local ordinances and CDC guidelines, it was a reasonable solution...but still refused.

As time passed, they then attempted to hire a 3rd party company to take photos of the vehicles. I'd liken these professionals to "Uber Driver Photographers". I'm sure we're not the only shop to have experienced this tactic. We advised the insurance company that if they were not Connecticut licensed appraisers they were not allowed on our property to look at the vehicle. Here began the stalemate.

In an effort to make a long story short, I'll refer to one of the vehicles in particular which was a total loss and had been at our shop for weeks already. All the while, the insurance company repeatedly pressured the customer into sending in photos or allowing the 3rd party representative to come take photos of their vehicle for the insurance company. After constant steering attempts, intimidation, badmouthing etc., the customer ultimately submitted a complaint to the DOI.

Shortly after, the insurance company quietly sent an independent appraiser to the shop to inspect the vehicle. The vehicle was deemed a total loss, paid for and picked up swiftly after that.

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Since this was not an isolated incident and would continue to be an issue for the foreseeable future, I drafted a complaint against the aforementioned insurance company from myself at the shop. While I did not have much confidence in anything resulting from it I knew it needed to be done.

After only receiving an acknowledgement of receipt letter about a month later by email, I reached out to the examiner asking for an update with no expectations of a positive result. Within a few days his response arrived in our inbox...

The DOI confirmed that the insurance company's refusal to send out a licensed appraiser to inspect the vehicle was in fact a violation.

Since then, we have had multiple vehicles with the same insurance company at our shop and I am happy to report that they have resumed hiring independent appraisers with no issue.

I understand that this is a small victory in the grand scheme of things, but I believe it goes to show that your hard work may pay off when you least expect it. Keep reporting violations and help your customers find their voice. Collectively, we *can* make a difference.

Stratification and discrimination in the collision industry

In the context of the collision industry, treating all shops the same would appear to be a major victory in equality. But that is only half the battle. Treating all shops the same is no longer equitable; it is unfair.

Think back to your middle school science class. Picture sitting in a room with your classmates, at a long lab table with a thick black top, staring at a graduated cylinder filled with a mystery concoction created by the teacher before class began. As class time passes, different densities begin to emerge from the emulsion, stratifying into identifiable and distinguishable layers with their own unique attributes, a brown layer, a cloudy milky layer, a red layer, and a clear layer at the top. The lesson teaches about densities and creates awareness based upon observations of the experiment in the graduated cylinder. This is an early lesson in science classes and forms a foundation for greater learning in the future.

The collision industry is really the emulsion residing inside the graduated cylinder. For many years, the industry has appeared homogeneous and consistent. Insurers and information providers viewed and treated repairers as a homogeneous group of equals. Yet, over time, just like the childhood science lesson, the emulsion of the industry began to separate and stratify into identifiable layers with distinguishing attributes. Cycle time, training, tooling, OEM certification, and advanced substrate specialization began to define the layers appearing in the industry. This, however, is when the early science lesson was forgotten and the opportunity for observations and advancement remains.

2020 has been a year for civil movements and the fight for equality and equity in our nation. In the context of the collision industry, treating all shops the same would appear to be a major victory in equality. But that is only half the battle. Treating all shops the same is no longer equitable; it is unfair. Insurers manage severity by comparing shops within a market to one another using a myriad of KPIs.

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These comparisons are healthy and have been the catalyst to improving cycle time and customer service to new levels. However, due to stratification, all shops are no longer equal, but KPIs assume total equality. This is where the inequality resides. A common KPI, average labor hours, is not equitable between repairers of different stratifications.

Comparing a shop that does not participate in I-CAR Gold Class or other more advanced trainings to a shop that is OEM trained, certified, and audited for procedural compliance is like comparing apples to zucchini. Insurers have every right to manage severity. However, the KPI of average labor hours is blind to diversity. Average labor hours rewards shops for skipping or subletting calibrations and inspections and punishes shops who train and equip to perform these operations in house, saving insurers time and money. The discrimination occurs during performance reviews with insurers when the shop who performs calibrations and inspections in-house is scored lower, put on probation, or has referral capacity reduced as a corrective action for choosing not to sublet work. Another inequitable KPI tracks the number of manual line entries on an estimate. This can also result in unfavorable reviews from insurers for doing the right thing.

All information provider databases are designed to be used as guides only when preparing an estimate. Each repair is possibly unique and dependent upon the repairer's commitments and business decisions as to how many manual line entries are required to document the complete repair. Again, stratification in the industry matters, but is not acknowledged during insurance performance reviews. Shops that only add manual line entries for basic operations like retaping moldings and freight are not competing within the same stratification as shops who are performing OEM certified levels of repairs. OEM inspections, ADAS calibrations, initializations, and other emerging operations have limited availability in databases. These additional repair considerations are causing friction during performance reviews. Repairers that perform complete repairs are again viewed negatively by being treated as equals.

Equality is not equity. What is right for one, is not right for all. The collision industry is at the early stages of awakening to disparities present in performance reviews from insurers and KPIs provided by the big data aggregators. It is through mindful observation of the stratification occurring in our industry that the greatest lessons can be learned and KPIs, surveys, and other severity control methods can be re-engineered to become more targeted, more equitable, and more effective going forward for the advancement and success of all stakeholders. After all, we are all in this together, but we may or may not be equal.

Automakers, suppliers preparing for COVID vaccine distribution

DETROIT — The impending release of COVID-19 vaccines has automakers and suppliers working on distribution plans for employees.

Automakers said they are waiting for direct instruction from government officials as they prepare for the release of vaccines by Pfizer Inc., Moderna Inc. and other producers.

The Wall Street Journal reported that many industries are fighting for priority as the vaccine awaits approval by the Food and Drug Administration. The expectation is the vaccine will primarily go first to front-line health care workers and long-term care facility residents.

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The Detroit 3, in statements Friday, said they are working on ways to get employees access to the vaccine once it becomes available. They are in close contact with health officials.

Ford Motor Co. said the primary vaccination focus will be on its essential workers, including those in manufacturing plants, warehouses, workplace-dependent employees and those required to travel.

General Motors said: "As we've done throughout the pandemic, GM will communicate with employees as we get more information on vaccine distribution plans."

Fiat Chrysler Automobiles has a team with medical professionals who are researching and developing the most effective employee distribution approach.

Along with the Detroit 3, **Toyota** is discussing distribution but did not release any specific plans to Automotive News. A spokesman for **Nissan Motor Co.**, which also has several U.S. assembly plants, said the company is "evaluating options, but aren't sharing details at this time." **American Honda** said: "Like other companies, Honda is awaiting a determination from the U.S. Food and Drug Administration regarding use of the vaccines. Honda has established a working group that is studying potential distribution options and other factors related to the vaccines."

Mandatory vaccination? Reuters reported that as the vaccine is released, employers have the option to mandate it for employees, but just because they can doesn't mean they will. With regulatory review processes still forthcoming, experts recommend waiting on mandates.

Detroit supplier Alpha USA told Crain's Detroit Business that it plans to sign up all of its employees to boost the vaccine take rate and help achieve herd immunity. David Lawrence, chief administrative officer at Alpha USA, told the Automotive News affiliate that he hopes to get his employees vaccinated so they can return to a safe working environment.

Other moves

Volkswagen Group announced Friday that it plans to offer the vaccine at its headquarters in Germany once it receives specific instruction from the central German government.

Automakers are preparing what they can as they await the release of the vaccine. "The health and safety of our workforce continues to be our top priority," Ford said in its statement. "We plan to make COVID vaccines available to our employees on a voluntary basis." Ford last month said it ordered a dozen ultracold freezers that can safely store Pfizer's COVID-19 vaccine, which must be kept at negative 94 degrees Fahrenheit, a move aimed at ensuring its workers have access.

Ford's purchase mirrors efforts by U.S. states and cities to buy equipment to store millions of doses of Pfizer's vaccine. "We're doing this so that we can make the vaccine available to our employees on a voluntary basis," Ford spokeswoman Kelli Felker told Reuters last month.

Source: www.Auto.com

ABAC News Celebrates 20th Year Anniversary



INDUSTRY NEWS FOR PROUD MEMBERS & VALUED CUSTOMERS

NOVEMBER 2000



Mike Wilkowski
ABAC President

Greetings and congratulations to the Inaugural issue of the Auto Body Association of Connecticut News! Through the hard work and diligence of the board of directors and its consultants, these following issues are presented in the hope of enlightening our membership with pertinent issues and enlisting support to upgrade the industry.

As our newsletter begins to unfold events vital to our concept of the industry, I feel it timely to make mention of two events in the forefront. These two, if played out to their fullest, could have a distinct and positive effect on the way we are conducting our business today.

The first is the **Arbitration Regulation**. Once the mechanics are in place, this regulation, heard through the Insurance Department, will allow a quick remedy to collision shop and consumer grievances in conflict with the insurance companies involved. The time the initial complaint is filed to when the hearing date is set must be within a 14-day period. A single arbitrator hears the complaint and his written decision to both parties cannot be more than 15 days after the hearing date. In addition, no arbitrator hearing these complaints could have been in the employ of any insurance company for the past 12 months. The arbitrator also may subpoena expert witnesses from the collision industry for their opinions at the arbitrator's discretion. I

believe once in place and actively functioning, much of the common day to day bickering with each individual insurance company could be a thing of the past. Every issue brought forth would be argued on a level playing field and precedence would be considered. This would be a far cry from the "each situation is unique" system that we now have.

The second event that I would like to mention is the little known "1963 Consent Decree". This affidavit consisted of an agreement signed by insurance companies, their organizations and affiliates that exempted them from governmental prosecution in 1963. They all agreed to refrain from involving themselves in business other than insurance. This best kept secret lay hidden for decades until astute collision industry leaders uncovered its identity. Attorneys and association leaders have met in Washington D.C. with federal agencies to address possible violations of the "decree" by the insurance industry. This movement is gathering momentum by the day. If played out in favor of the collision repair industry, it would make the State Farm Aftermarket Parts verdict seem like hometown news!

I think for the first time collision repair shop owners would feel they finally have control of their own business and just might once again want their sons and daughters to follow in their footsteps instead of what most of us feel now.

There is a light in the horizon. Let's hope it truly brings us a bright day ahead!

Sincerely,
Michael Wilkowski
President ABAC

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The Auto Body Association of Connecticut's Official Newsletter, The ABAC News, celebrates its 20th Anniversary this year and continues to be the association's premier vehicle of information for their valued members. Originally called The Auto Body Association of Connecticut News, it was condensed to ABAC News and has flourished over its 20-year run.

Back in 2000, two of the automotive industry's wholesale parts directors Don Cushing and Dave Fogarty put their heads together to present an idea to then ABAC President Mike Wilkowski. The idea was a grass roots newsletter that could inform the members and non-members of the repair and collision industry of what was going on with the association with the idea of increasing membership. The original newsletter consisted of an 8-page periodical along with a "supporting advertiser's insert" for parts vendors to advertise their businesses for a small fee. The ad insert was to be sent to over 500 collision and repair shops throughout Connecticut, Massachusetts, and Rhode Island. Don and Dave met with Mike Wilkowski in August of 2000 to present their idea. Wilkowski liked what he saw and had the duo present this idea to the

ABAC Board of Directors and the rest, as they often say, is history.

The newsletter has evolved and grown through the years during the tenures of the following ABAC Presidents: Mike Wilkowski, Chip Platz, Karl Mauhs, Tom Bivona, Bob Skrip, Tony Ferraiolo and currently Bob Amendola.

The largest potential vendors who provided their services to the ABAC members were very interested in coming on board as supporting advertisers. The pricing was made to be affordable as well as competitive for all to advertise. Once vendors came on board, they were heavily advertised at all ABAC events as well as in the newsletter. One fact to be proud of, the ABAC News pricing has remained the same since its inaugural edition. Vendors still pay the SAME price that they did 20 years ago!

Recognition has always played a role in the ABAC's support of these vendors who make a financial commitment to advertise. That is why the ABAC always says, "Support Those Who Support You!"

The ABAC News tried to make sure there was reporting on National events but as time went on, it became more focused on local news and especially informing the Connecticut consumer of their rights. Education has also played a key part of the newsletter to make sure that shops could get reliable information on certain business practices.

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The ABAC News has certainly made big strides not only in the look and content of the newsletter but also in the vendor support. Our original Supporting Advertisers Directory has grown from a 4-page black & white insert with 28 advertisers to a 12-page color insert with 80 advertisers and 4 corporate sponsors!

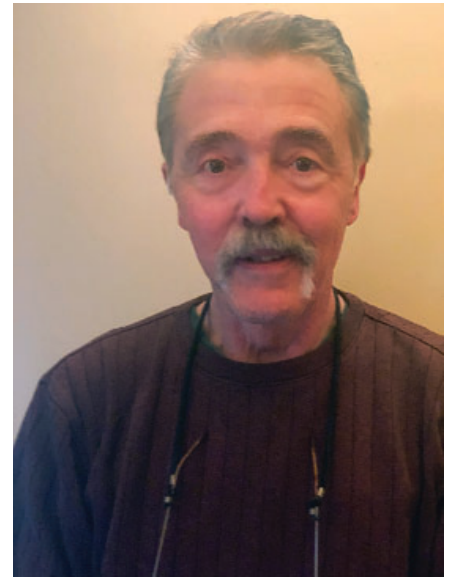
To this day, the ABAC News was, and still is, the single largest revenue generator for the Auto Body Association of Connecticut, which allows them to continue to pursue goals that will make the collision repair industry a better place.

As the ABAC News moves into its 3rd decade we would like to invite any business looking to potentially increase its reach to contact Advertising Director, Dave Fogarty, (860-227-0653) or Publisher Don Cushing (401-578-6945) and discuss placing an ad in the ABAC News, the Official Newsletter of the Auto Body Association of Connecticut.

THE ABAC NEWS SUPPORTING ADVERTISERS DIRECTORY

*On behalf of the Auto Body Association
of Connecticut, its Officers and Directors,
I personally wish to thank all of the
supporting advertisers listed inside this directory.
They cared enough about us to make this
Inaugural edition of the
Auto Body Association of Connecticut News
possible.
I urge all ABAC members to support the enclosed
advertisers when ordering their products.*

*Sincerely,
Mike Wilkowski
President, ABAC*



Dave Fogarty



Don Cushing

Examining the future of mobility and OEM influence

Automotive OEMs are only at the beginning of a cultural shift in the way society views mobility.

To understand the increasing influence of automotive OEMs in the collision industry, you need look no further than the Alliance of Automobile Manufacturers and Association of Global Automakers statement on the use of OEM repair procedures. Wayne Weikel, senior director of government affairs for the Alliance of Automobile Manufacturers, stated the following: "There was a time when a basic understanding of autobody repair would allow a repairer to fix 9 out of 10 vehicles that come into a shop. That time has passed." Safety is among an automaker's top priorities and this includes not only new vehicles rolling out of the factory, but also ensuring that vehicles are repaired properly and safely after a collision.

Convenience and safety features are the primary influences for many consumers when purchasing a new vehicle. They view new vehicle technology as a way to stay connected, and Advanced Driver Assistance Systems (ADAS) features like lane departure warning, blind spot monitoring and automatic emergency braking reduce safety concerns if they become distracted while driving. Approximately 90% of all auto accidents are caused by human error, and drivers and passengers expect these features to keep them safe and work properly "every time."

Automotive OEMs are only at the beginning of a cultural shift in the way society views mobility. ADAS is the first step towards autonomous vehicles, electric vehicles, connected vehicles, shared mobility and cybersecurity. To remain competitive, it is imperative for automakers to develop innovative technology, but they also need to build consumer trust in their technology.

What is the impact of this technology for repairers, and have the OEMs considered the repair process as they forge ahead with this cultural shift? New safety technology will reduce the number of accidents, but additional electronics and sensors in these safety features will also increase the complexity and cost to properly repair the vehicle.

Although most collision repairs are completed by independent collision centers, automakers take repair process seriously not only to ensure safety, but also to build trust in the technology and brand loyalty. It has long been known that more than 60% of vehicle owners will sell their vehicle after a collision, and if they had a poor repair experience, over 60% of those will switch vehicle brands. Whether vehicle technology is functioning properly after a collision repair is a major influence on customer satisfaction for the collision center, dealer and OEM. As previously mentioned, consumers have come to rely on and trust the ADAS features on their vehicles and expect them to work properly every time, even after a collision repair. A 2019 HIS Markit survey conducted for Toyota found that the number one influence on brand loyalty is the collision repair experience. These factors are the driving force behind OEM Collision Networks.

It is imperative that shop owners recognize how quickly the industry is shifting and adjust their business plans and processes to adapt to the "new normal." Today's vehicle repairs are more complex because OEM repair procedures must be researched and followed. They require specialized diagnostic and multi-material tools and processes, system calibrations and the knowledge to properly repair and ensure all vehicle systems are operating properly before returning the vehicle to the owner. COVID-19 has also impacted how we repair vehicles by how we protect our employees, work with insurance providers and meet new customer expectations for sanitation and a touchless experience.

Although every OEM certification program has its own specific set of requirements, they all include four basic areas of focus: repair procedures, equipment, knowledge and process.

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1. The only way to properly repair a vehicle today is by researching and following the OEM repair procedures for every repair. A vehicle may look the same as the previous year's model, but the only way to know if an OEM has made changes to the underlying structure, substrates, bonding processes, etc. is by researching the current OEM repair procedure.
2. New technology, substrates and electronics may require the specialized equipment to properly complete a repair safely.
3. It is also important that everyone in the collision center has the knowledge required to provide the vehicle owner with a safe and proper repair. Training is required for all positions so that a complete repair blueprint can be developed, trust can be developed, expectations set with the customer and technicians have repair procedures and knowledge of tools and equipment required to complete a proper safe repair.
4. Collision centers must also have processes in place to ensure the entire repair process is completed properly and safely in a timely fashion while keeping the customer informed and providing a touchless and frictionless experience.

Most OEMs are building repair networks to ensure that all of their customers have the opportunity to have their vehicle properly repaired by an OEM-certified collision center. However, they also realize that they do not need every collision center to be part of their network and those that are continuing to maintain the OEM standards and investments required to be part of the network expect an ROI on that investment.

While the OEMs are building their networks, shops may question the value. However, once they are built, the OEMs will leverage the network to provide more value for the shop, vehicle owner and the OEM itself. Telematics provide OEMs with INOL (Instant Notice of Loss). Connected vehicles know when a collision occurs and can contact first responders using artificial intelligence immediately. They can also arrange a tow truck and rental car, provide a recommendation to an OEM certified repair center and notify the insurance carrier. Once OEM-certified networks are large enough to serve the market, OEMs will be able to utilize telematics to recommend certified collision centers through INOL.

As shop owners position themselves for these changes and begin aligning with OEM-certified networks, it's important to understand your market and business to determine which OEM program will bring the most value. How can you increase the value of these certifications today? Your main areas of focus should be repair planning, OEM repair procedures, dealer relationships, marketing of your OEM certifications, your advanced training, and a touchless customer experience.

OEMs are also aligning with insurers, and companies like Toyota, Ford, Tesla and others have begun to offer OEM-branded insurance to vehicle owners. These policies may require usage of OEM parts, repairs completed by a shop in the OEM-certified network, and the utilization of telematics to provide Usage-Based Insurance (UBI). As vehicles continue to increase their connectivity, it will be imperative for OEMs and repairers to address cybersecurity in the repair process. This is a new aspect of customer safety that is coming fast.

If you are a shop owner reading this article, start taking steps to prepare for how the future of OEM influence and certification will change the way you run your business. Do not wait until things have evolved too far beyond your present capabilities and miss the opportunity to join an OEM network that will help bring consistent business to your shop. Mobility is the future of this industry and it is imperative to keep up with the changes as they come. Keep in touch with your reps and technical experts and ask questions about how to set yourself up for long-term success and remain competitive in your market.

Source: www.vehicleservicepros.com - Article by Jeff Wildman

From the Desk of Mike Anderson: It's Time to Address the Other 'Pandemic' in Our Industry



Mike Anderson is the president and owner of Collision Advice, a consulting company for the auto body/collision repair industry. For nearly 25 years, he was the owner of Wagonwork Collision Center, an OEM-certified, full-service auto body repair facility in Alexandria, VA.

Is it possible to yell at people through an article like this?

Those of you who have participated in training or seminars or 20 groups that I did years ago no doubt remember how I would sometimes jump down someone's throat. There were times you'd see me "chew 'em up and spit 'em out."

I've tried over the years to become a kinder, gentler Mike. But I'm getting back to a point where I'm genuinely angry. Actually, I'm not sure if "angry" is a strong enough word.

We have a pandemic in our industry, ladies and gentlemen, and I'm not talking about COVID-19. We have a pandemic of people who don't understand---or quite honestly don't care---what it takes to repair a vehicle properly. And this pandemic is going to end up killing people if we don't get it together ASAP.

You may think I'm being overly dramatic. But I can show you data that proves what I'm talking about.

Every year, my company conducts estimating training for hundreds---and in some years, thousands---of people. Some of this training is done on behalf of automakers, some is for associations, and some is for our individual clients.

If you have attended one of the virtual Collision Advice estimate training sessions since COVID-19 began, you are aware that a week prior to the class, we send out work for you to complete ahead of the training. We send you photos of a collision damaged vehicle that needs a quarter panel replaced, and the assignment is to prepare an estimate for that vehicle. Everyone uses the same rates for labor and materials.

Now I understand the limitations of photo-estimating. But what I'm looking for here is each person's level of understanding of knowing what OEM procedures need to be researched, and their ability to do so and each person's understanding of what's included and not included in the estimating systems.

We then build a table showing how many total labor hours were included by each anonymized estimator, broken down by body, paint, frame and mechanical, and how many total line items were on each estimate.

We prepare an estimate using each of the three estimating systems, so no matter which one the people in the class use, we can do an apples-to-apples comparison.

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If you don't think there's a pandemic of people not knowing how to properly fix a car, send me an email and I will send you one of these tables so you can see what a dramatic difference there is among those who know and those who don't.

One person will have 22 hours of body labor. Another will have 87. We wrote a \$15,000 estimate when other estimators, before the training, were turning in estimates totaling \$4,500 or \$5,000. What the heck!?! When we're all looking at the same vehicle.

What's the difference? We find their estimates are incomplete because:

- They didn't take the assignment seriously.
- They are uneducated or untrained.
- They do not know how to properly research that specific automaker's procedures as to what it takes to perform a proper and safe repair.
- They didn't have or spend the time necessary.

I know this isn't easy. My team and I wrote quarter panel replacement estimates for four different automakers' vehicles. For one of those automakers, it required researching and reviewing 149 pages of OEM documentation. For another, it was 132 pages. The headlight replacement alone on one vehicle was 30 pages. Does this take time? Yes.

Some in my classes will tell me what we've written "is not realistic." Really? Are you kidding me? Those who know me know that I have Tourette syndrome, and a comment like that absolutely sets my tics and twitches in motion!

Now I've been getting a ton of calls recently from shops saying this insurer won't pay for X or Y, or they're getting kicked off this program or that program. I get that. I'm not saying the insurance companies make it easy to do the right thing. They don't. Some are better than others. I'm not saying insurance companies will pay for all 385 lines of the estimate I wrote.

But at the end of the day, we are our own worst enemy because we are so uneducated about what it takes to properly fix that vehicle. We don't take the time to research the repair procedures. And that makes it hard for the shop that is trying to do the right thing.

Imagine if all those shops in one of my classes were all in the same town. You've got this person, who is trying to get paid 86.9 legitimate labor hours, and the guy down the street is only charging for 43.

And I frankly don't care if you leave off some paint procedure on your estimate, or charge three fewer labor hours for a dent. That isn't going to kill anybody.

But I see shops not knowing they need to conduct seat belt inspections, or they need to measure steering columns, or they need to set up and perform destructive test welds. Or they are leaving off needed calibrations and initializations---all because they didn't research what was needed.

Don't tell me those safety items are left off because some insurance company won't pay you. That's a bunch of crap. As my friend Dean Hancock says, "That dog don't hunt!"

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Quite honestly, it doesn't matter what the insurance carrier will or will not pay. What matters is knowing what it takes to repair the vehicle safely and properly. When a vehicle owner brings a vehicle to your facility, they are saying, "I trust you to look out for me and my family." What are you doing with their trust? Are you doing right by the consumer?

Let me put it this way: I'm proud to have served in the U.S. military, and I see those helping preserve the freedoms we have as heroes. I see firefighters and police officers and EMTs saving lives as heroes as well.

But here's what I'm also going to tell you: The shop owner, technician and estimator who make the effort to research OEM repair procedures, who make sure they know what is needed as part of a safe and proper repair, and who make sure it happens---they're heroes too. They are saving lives.

We'll never know how many lives were saved when a pedestrian or a kid on a bike is suddenly directly behind or ahead one of the vehicles they repaired, and the vehicle systems worked properly to stop that vehicle in time.

For those doing all those things, I salute you. But frankly, far too many in this industry don't fall into that category. That makes me angry.

I see people who are trying to do the right thing really struggling and being penalized because of those of you who aren't. My hope and prayer is those dedicated to doing the right thing will hang on, and the rest of you will start to do your part to end this pandemic in our industry of people who are uneducated, who are untrained, or who frankly just don't care.

Just as before I became a "kinder, gentler Mike," this isn't intended to be mean-spirited or disrespectful. I just want to talk straight to an industry that means more to me than anything.

I'm declaring war on this pandemic. Which side are you on? It starts with taking personal responsibility.

Source: www.autobodynews.com

CRASH Network, Collision Advice: 'Backyarder' auto body shops are the ones disappearing

Despite reports of shops closing their doors, industry experts for years have fixed the number of collision repair businesses at between 32,000-36,000, Collision Advice CEO Mike Anderson said on a webinar this fall.

"The number never changed," he said during an Oct. 29 event.

Untangling these two contradictory trends — vanishing shops yet a steady business count — requires going deeper and considering what Anderson called "backyarder" body shops, according to the webinar.

Anderson presented 2017 Census Bureau data — the most recent available — collected by CRASH Network.

The chart showed the number of auto body repair businesses in each state that year who paid payroll taxes. It contrasted these tallies with 2012 shop counts.

Only 10 states saw declines, with the largest reductions in Illinois, Ohio and New Jersey. The industry seems to be holding steady.

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Shop Population By State

Most growth in shop count from 2012-17: California, Florida and Texas

	2017	Change 2012-2017		2017	Change 2012-2017		2017	Change 2012-2017
ALABAMA	548	Up 0%	KENTUCKY	478	Up 1.7%	NORTH DAKOTA	184	Up 7.8%
ALASKA	56	Down 1.8%	LOUISIANA	457	Up 8.5%	OHIO	1,088	Down 4%
ARIZONA	547	Up 1.8%	MAINE	134	Up 2.5%	OKLAHOMA	488	Up 1%
ARK.	348	Down 2%	MARYLAND	583	Up 8%	OREGON	488	Up 7.1%
CALIF.	4,233	Up 8%	MASS.	1,381	Up 9.8%	PENNSYLVANIA	1,808	Up 2.3%
CALIF.	718	Up 22.4%	MICHIGAN	1,202	Down 7%	RHODE ISLAND	191	Up 2.2%
CONN.	498	Down 3.4%	MINNESOTA	748	Up 1%	S. CAROLINA	487	Up 6.7%
DEL.	50	Down 18.2%	MISSISSIPPI	218	Up 9.2%	SOUTH CAROLINA	208	Up 8.1%
FLORIDA	1,714	Up 17.2%	MISSOURI	524	Up 8%	TENNESSEE	619	Up 2.8%
GEORGIA	1,804	Up 8.7%	MONTANA	188	Up 8.7%	TEXAS	2,383	Up 14%
HAWAII	121	Up 20%	NEBRASKA	198	Down 1.8%	UTAH	328	Up 8.8%
IDAHO	227	Up 2.3%	NEVADA	248	Up 18.4%	VERMONT	88	Up 4.8%
ILLINOIS	1,578	Down 1.8%	NEW HAMPSHIRE	138	Up 9.5%	VIRGINIA	752	Up 2.2%
INDIANA	798	Down 7%	NEW JERSEY	1,315	Down 2%	WASHINGTON	748	Up 8.4%
IOWA	388	Up 4%	NEW MEXICO	188	Up 1.8%	WEST VIRGINIA	188	1.2%
KANSAS	418	Up 3.2%	NEW YORK	2,187	Up 9.2%	WISCONSIN	748	Up 2%
			N. CAROLINA	588	Up 7.2%	WYOMING	88	Up 8%

Biggest decreases from 2012-17: Illinois, Ohio, New Jersey

Source: U.S. Census Bureau, CRASH Network



But CRASH Network also collected data on auto body businesses who didn't incur payroll taxes. (Anderson suggested such businesses might be paying employees in cash, be family-operated companies, or using 1099 independent contractor setups.) The results here are fascinating.

No state had a "backyarder" population averaging six figures in business income, based on the publications' analysis of Bureau of Labor Statistics information.

These are "really small shops," Anderson said.

The "backyarder" population dwarfs the number of collision repairers who owe payroll taxes. However, the "backyarder" population also plummeted by double-digit percentages in most states between 2012 and 2017.

'Backyarders'?

Individuals reporting business income from autobody or glass repair without payroll

	2017 Total	Change 2012-2017	Average 2017 Receipts		2017 Total	Change 2012-2017	Average 2017 Receipts		2017 Total	Change 2012-2017	Average 2017 Receipts
ALABAMA	1,838	-17%	\$85,858	KENTUCKY	1,838	-18%	\$85,858	NORTH DAKOTA	212	-8%	\$84,877
ALASKA	118	-10%	\$83,138	LOUISIANA	1,227	-18%	\$85,748	OHIO	2,488	-18%	\$85,758
ARIZONA	1,574	-7%	\$84,883	MAINE	183	-8%	\$85,858	OKLAHOMA	1,288	-14%	\$85,888
ARK.	1,188	-10%	\$81,888	MARYLAND	587	-12%	\$85,818	OREGON	733	-15%	\$85,818
CALIF.	8,383	-5%	\$88,388	MASS.	948	-18%	\$79,878	PENNSYLVANIA	2,888	-12%	\$85,887
CALIF.	1,288	-4%	\$88,887	MICHIGAN	2,888	-18%	\$85,887	RHODE ISLAND	188	-7%	\$85,833
CONN.	438	-4%	\$85,887	MINNESOTA	1,238	-17%	\$85,838	S. CAROLINA	1,288	-8%	\$85,837
DEL.	188	-12%	\$81,888	MISSISSIPPI	1,038	-18%	\$85,138	SOUTH CAROLINA	388	-8%	\$85,188
FLORIDA	5,488	-10.1%	\$88,881	MISSOURI	1,748	-18%	\$85,827	TENNESSEE	1,874	-12%	\$85,418
GEORGIA	2,844	-11%	\$88,888	MONTANA	378	-14%	\$85,878	TEXAS	8,877	-1%	\$85,888
HAWAII	288	-14%	\$85,883	NEBRASKA	588	-11%	\$85,812	UTAH	488	-15%	\$85,888
IDAHO	488	-2%	\$88,833	NEVADA	618	-11%	\$87,488	VERMONT	181	-11%	\$85,887
ILLINOIS	2,288	-8%	\$85,888	N.J.	288	-17%	\$85,888	VIRGINIA	1,488	-4%	\$85,888
INDIANA	1,288	-18%	\$85,887	NEW JERSEY	1,241	-12.7%	\$85,812	WASHINGTON	918	-17%	\$85,733
IOWA	188	-17%	\$85,818	NEW MEXICO	481	-20%	\$85,812	WEST VIRGINIA	381	-17%	\$85,888
KANSAS	738	-14%	\$87,888	NEW YORK	2,788	-14%	\$85,833	WISCONSIN	1,288	-13%	\$85,881
				N. CAROLINA	2,888	-18%	\$87,788	WYOMING	138	-12%	\$85,881

* Only six states saw increase in 'backyarder' count from 2016 to 2017, and only three (in green) saw increase between 2012 and 2017

Source: U.S. BLS, CRASH Network



Anderson used the example of Georgia. In 2017, the state saw 1,004 body shops who paid payroll taxes, up 8.7 percent from 2012.

But another 3,044 Georgia entities posted business income from auto body or glass repair without experiencing payroll taxes. Those Georgia "backyarder" companies averaged \$46,881 in receipts.

"That's the number of shops that's actually declining," Anderson said. That's who's "declining and going out of business," Anderson said.

That business population fell by 11 percent — more than 300 shops — from 2012 to 2017.

All but six states saw year-over-year declines in "backyarder" auto body and glass operations between 2016 and 2017, according to CRASH Network's analysis of Bureau of Labor Statistics data. Only Delaware, Florida and New Jersey had more shops in 2017 than they did in 2012.

It's also interesting to see how the number of major collision companies has to some degree held steady — but the number of locations controlled by those companies has grown.

We pulled Census data for businesses within the federal NAICS industry [Category 811121, "Automotive Body, Paint, and Interior Repair and Maintenance,"](#) between 2012-17. [This appears to be capturing the same payroll tax-paying](#) companies CRASH Network did.

Based on our analysis, the number of "Automotive Body, Paint, and Interior Repair and Maintenance" firms in the U.S. stood at 32,427 in 2012 and rose to 32,696 in 2017. However, this 269-firm increase in overall companies was accompanied by a net growth of 1,624 locations and 33,152 employees.

And of course, the federal data only reaches 2017. The industry has seen some significant consolidation since then. So it'll be interesting to see what future Census data reports for 2018-20.

Source: www.RepairerDrivenNews.com

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