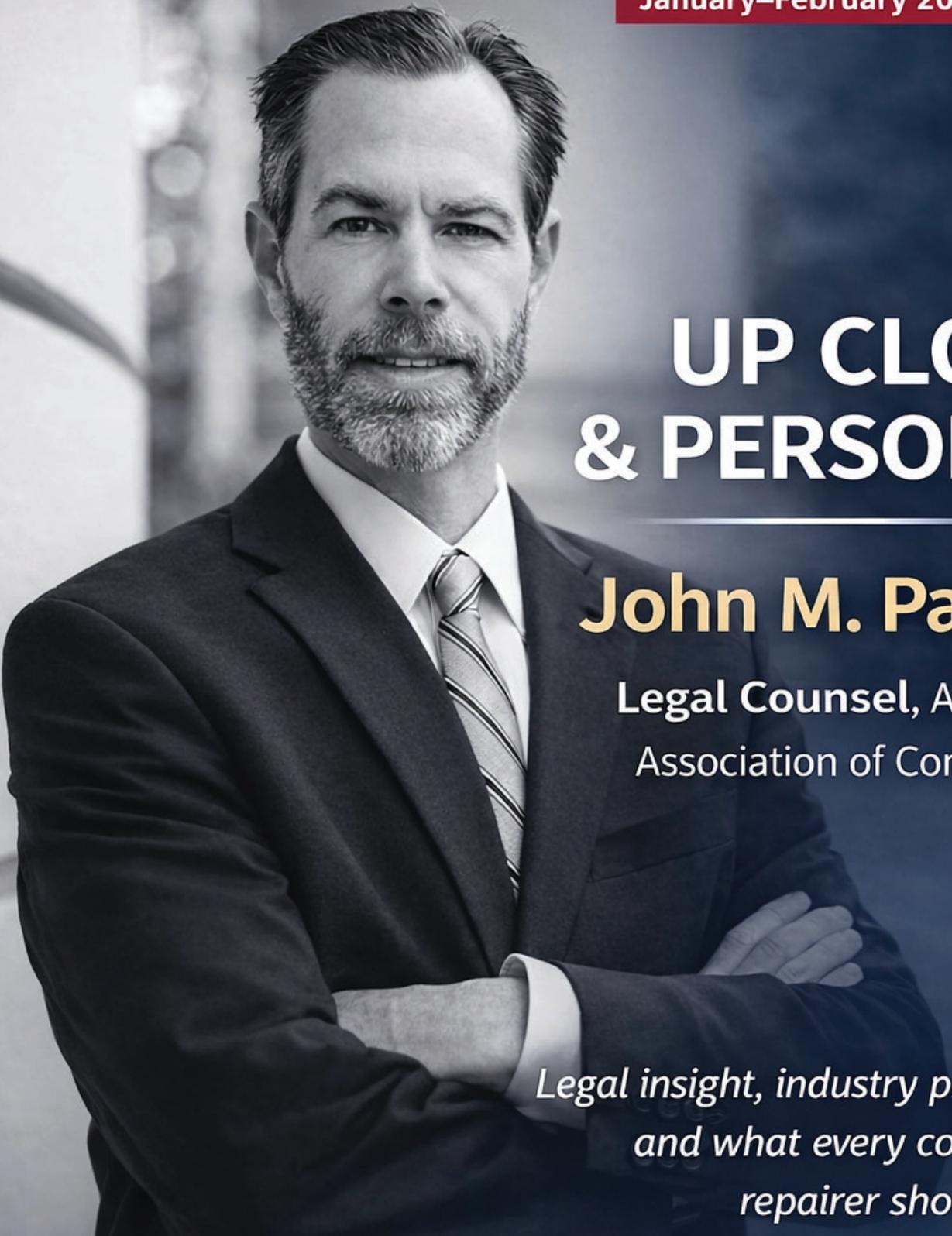


ABAC NEWS

Auto Body Association of Connecticut

January–February 2026 Edition



UP CLOSE & PERSONAL

John M. Parese

Legal Counsel, Auto Body
Association of Connecticut

*Legal insight, industry protection,
and what every collision
repairer should know.*

The Official Newsletter of the Auto Body Association of Connecticut

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From the Desk of ABAC President Bob Amendola

Insurer Guidelines Do Not Override Connecticut Law



It has come to my attention that insurance companies failing to leave a copy of the estimate at the time of inspection continues to be an ongoing issue. Connecticut Regulation 38a-790-4 is very clear: the appraiser shall leave a legible copy of the appraisal with the repair shop at the time of inspection.

We are increasingly hearing from members that appraisers are claiming they cannot leave a copy of the estimate because it

must first be reviewed—whether by AI systems, supervisors, or internal processes. We are also seeing appraisers state that, under the insurance company’s “guidelines” or “standards,” they are not permitted to pay for certain operations identified during the inspection. Let me be clear: internal insurer guidelines do not override state regulations. When these explanations are given, they should also result in a DOI complaint.

I want to strongly encourage each of our members to immediately file a complaint with the Department of Insurance whenever this occurs, and to forward a copy to Heather so ABAC can maintain proper documentation. Insisting that a copy of the estimate be left at the time of inspection is critical. It creates transparency and ensures that any attempts to alter estimates or suppress supplements after the fact are identified and documented.

These practices are not just concerning—they are direct violations of state regulations. ABAC will continue to raise these issues with the Department of Insurance and the Office of the Attorney General. However, without complaints on file, our ability to gain traction and effect meaningful correction is significantly limited. Documentation is the foundation of enforcement.

Keep the pedal down. Uphold state regulations. Report violations as they occur. If you need a refresher on how to file a DOI complaint, please don’t hesitate to reach out.

Bob Amendola

Autoworks of Westville
President - Auto Body Association of Connecticut

ABAC Legal Spotlight: A Conversation with John M. Parese, Esq.

For many members of the Auto Body Association of Connecticut, legal questions often arise at the most challenging moments — insurance disputes, customer issues, or navigating complex regulations. Fortunately, ABAC has a trusted resource in Attorney John M. Parese, who has long served as legal counsel to the association. With deep Connecticut roots and years of experience advising collision repair professionals, John has become a familiar and valued voice at ABAC meetings, seminars, and in these pages. In this interview, John shares insight drawn from years of working alongside Connecticut repairers and advocating for their interests.



ABAC: John, you've been connected to your firm since your days at Quinnipiac University School of Law. Can you walk us through your career path and what led you to become a partner in 2015?

JP: *This is an impressive and surprisingly professional way to start this interview, Don. I was expecting my first question to be something more like: "Can you tell our readers when you stopped beating your wife?"*

Since you are being so professional, I will be professional too. Fine. After graduating from law school, I did a one-year clerkship with the Connecticut Judicial Branch. I worked closely with judges, giving me a unique look "under the hood" of the inner workings of our judicial system. After that, I worked as an associate attorney with my father's general practice firm in Hamden. There, I handled all types of legal matters. After about four years, however, I resolved that I wanted to concentrate on personal injury work. I connected with John Buckley and John Wynne. We hit it off, and the rest is history.

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I can't say enough great things about my postgraduate experiences and the mentorship I've been so fortunate to experience. From my time with Judicial, to all the brilliant lawyers at PPP&C, to all the mentorship and the hands-on experiences with Wynne and Buckley. That's the road that got me here – if anyone's still reading at this point, which I doubt. I wouldn't be.

ABAC: You were born and raised in North Branford and now live in Guilford. How has growing up and working in Connecticut influenced your legal practice and your connection to local businesses like auto body shops?

JP: I'll take you back even further. My grandfather ran a mechanical garage in North Haven (Parese Motors). Next to his shop was my Uncle Ernie's Auto Body Shop. My family has been in or around North Haven for over a century. I grew up in Northford and went to school in North Branford. Go T-Birds! Now, I live in Guilford with my kids, and I love the town. I am very fond of this part of the state, and I have many friends and family who live here.

Living and working here influences my practice in the sense that reputation is everything. I insist on doing a great job for every client, many of whom were referred to me by a friend or family. If I don't do a great job, that's going to be a problem. This is a small and connected community. Everyone knows everyone. At the same time, as you see when you drive on our highways, this legal space is annoyingly crowded. I have a lot of competition. My firm could not survive without doing great work and making lasting relationships. Referrals are the heart of most successful small businesses. Every member of the ABAC knows that well. In this sense, growing up and living in this area has been very important to my firm's success.

ABAC: You've served as legal counsel for the Auto Body Association of Connecticut for many years. What initially drew you to working with ABAC and the collision repair industry?

JP: I was drawn to the auto body industry because I like working on complex cases with interesting people. Also, I wasn't aware of what a dumpster fire this industry was when I first got involved, and by the time I figured it out, it was too late to run. Special shout-out to my old friend, Tommy Bivona. Thank you, Tommy, for ruining 20 years of my life.

ABAC: Our ABAC members frequently deal with insurance-related disputes. From your perspective, what are the most common legal challenges collision repair shops face today in Connecticut?

JP: This is a great question. Insurance companies come to repair claims with more institutional money and negotiation leverage. So right off the bat, shops are in a tough spot. We have strong laws, but many of them are not enforced. I think one of the toughest challenges shops face is balancing the necessity to invest in technicians, equipment, training, and infrastructure to fix vehicles correctly and to stay on top of advances in technology and vehicle repair complexity, while balancing that against the known circumstance that most customers will be relying on insurance to pay the bill. The insurance industry has deviously and systematically suppressed the rate of reimbursement through complex schemes and illegal practices. We all know it. I need to keep this answer from going another 20 pages – though I would if I had the chance. Leave it at this: I think the biggest challenge shops face is learning how to thrive in the face of very challenging circumstances.

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ABAC: You've presented at ABAC meetings on topics like small claims court and insurance disputes. Why is it important for shop owners to understand their legal rights rather than simply "accepting" insurer decisions?

JP: Knowing your legal rights gives shop owners critical tools to fight back against the ever-encroaching insurance power and money grab. The political systems have been unwilling to stand up to big insurance. The courts have been mixed. Anyone doing a serious reading of our laws MUST conclude that illegal practices are occurring. Many courts will and have agreed. Knowing our laws is the first step to putting up a proper fight and being able to advocate for proper repairs and fair reimbursement.

ABAC: For shop owners who may feel intimidated by the legal system, what's your advice on when it makes sense to pursue small claims court or seek legal guidance?

JP: The unfamiliar is always scary. The legal system is just like anything else; once you do it a few times, you realize it's not so bad. Also, if you're interested, watch another shop litigate. Go to a trial. All trials are public. And remember, the worst thing that can happen is you lose.

The system does require that all repair forms be correct and in accordance with DMV regulations. A shop's work product and paperwork will be carefully scrutinized in any case that's litigated. If the work and paperwork are tight, there is little to risk.

ABAC: Are there any misconceptions you commonly see among repairers when it comes to contracts, estimates, or insurer obligations?

JP: One common misconception is when shops treat an insurer like the customer. The customer is the vehicle owner. The vehicle owner is the person who makes the repair decision and is responsible for paying the bill. The industry's misguided tradition of not making a customer pay for a deficiency has wreaked terrible havoc. Can you imagine any other profession where you obtained a service, then said to the business that provided you the service: "I can't pay you, but I'll let you go out, at your expense and time, to collect the money from someone else so my bill will get paid." It's absurd.

ABAC: The collision repair industry continues to evolve with ADAS, OEM procedures, and increasing insurer pressure. From a legal standpoint, what should shops be paying closer attention to right now?

JP: Like any professional, shops are charged with keeping up to speed with applicable standards of care. If repairs do not conform to repair guidelines, a customer can bring a claim. Ultimately, shops have a more important consideration, however: occupant safety. I would recommend consulting applicable guidelines wherever possible and sublet work that goes beyond a shop's capacity.

ABAC: You've contributed to ABAC newsletters and educational seminars over the years. Why do you believe education and proactive legal awareness are so critical for independent shops?

JP: Education is just so essential to the foundation of running a more profitable business and pursuing greater independence from insurer incursion. I can't see a way around it. As annoying as it may be to read my articles or hear me speak, I think the content is worthwhile.

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ABAC: Outside the courtroom and conference room, you're very active coaching youth basketball and baseball. How does coaching influence your leadership style and approach to working with ABAC members?

JP: *I really enjoyed coaching youth sports. Kids are fun and funny. Most parents are great (some are terrible human beings who belong in a cage). Most importantly, I'm just grateful that I was able to spend so much quality time with my kids.*

I would say that my training as a lawyer influenced my coaching more than the other way around. In other words, research, over-prepare, and come to every game with optimism and positivity. That's essentially how I attempt to practice law. Also, there are rules in youth sports that allow coaches to beat their kids in ways that you can't get away with at home. So, obviously, I enjoyed that part as well.

ABAC: Finally, what message would you like to leave ABAC members with when it comes to protecting their businesses and advocating for themselves?

A: *Stay engaged. Stay educated and informed. Stay positive. Stay connected to your peers. Always do great repair work – then insist on getting paid a fair price. Don't release the vehicle until you've been paid the bill in full.*

The ABAC would like to thank Attorney John M. Parese for his ongoing commitment to our association and its members. His willingness to share his legal knowledge, present at meetings, and support repairers navigating complex issues makes a meaningful difference for shops across Connecticut.

Submitted by Don Cushing



BWVP Buckley
Wynne
& Parese
PERSONAL INJURY ATTORNEYS
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2026: Keeping the Ball Rolling



Ashley Brunelle
Autoworks of Westville
ABAC Vice President

As we move full swing into 2026, our shop has entered the new year with the same goals we've always had: fix vehicles safely and properly, take care of our customers, and get paid appropriately for the work required to do the job right.

One of the biggest shifts we've continued to make in our business is how we communicate with customers. We are having open, honest, and transparent conversations about repair standards, our warranty, and the overall claims process. That includes explaining, upfront, that there may be out-of-pocket expenses when an insurance company does not fully indemnify a claim.

These are not easy conversations, and they are never meant to put our customers in a difficult position. We are not trying to hurt anyone, and we certainly do not want customers paying more than they should or have to.

However, what we are no longer willing to do is absorb unpaid costs simply to keep the peace. For years, the auto body industry has "eaten it," and the consequences of shopping the lowest premium have been pushed onto repairers. That approach is not sustainable for our business.

Instead, we are focusing on education. We are helping our customers understand that not all insurance policies are the same, and that choosing coverage based solely on price often comes with trade-offs. When safety, proper repairs, and long-term vehicle value are at stake, those trade-offs matter. Being transparent has actually strengthened trust with many of our customers—even when the message is uncomfortable.

Another change we've made is being more proactive with regulators. When we encounter situations where we believe a claim is not being handled properly, we involve the Department of Insurance and, when appropriate, the Office of the Attorney General. These agencies exist to protect consumers, and we believe it is important they are made aware of practices that undermine safe and proper repairs.

In our own shop, this has included pursuing a recent ongoing complaint with the DOI against one of the industry's more problematic carriers regarding a specific issue. Like many of you have experienced, the initial response was the standard "no violation found." Rather than accepting that outcome and moving on, we pushed back.

While the end result of any single DOI complaint may not always lead to immediate resolution, our focus is on the bigger picture. Each complaint helps establish a necessary paper trail. Documenting these issues—clearly, consistently, and persistently—puts us in a stronger position over time. The more complaints that member shops submit and follow through on, the better equipped we are for meaningful conversations with regulators. We also encourage shops to forward copies of complaints and responses to Heather so they can be kept on file. Collective documentation matters.

One practical tip we've found helpful: tools like ChatGPT can significantly reduce the time it takes to draft complaints and formal responses. If the time commitment has ever stopped you from filing a complaint, using technology to help organize facts and present them clearly may make that process more manageable.

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We all know the claims practices that happen behind closed doors. What we are trying to do in our shop is document them, challenge them, and bring transparency to a system that often lacks it. Our hope in sharing what we're doing is to encourage other member shops to take similar steps, knowing they are not alone in doing so.

As we continue through 2026, our focus remains on professionalism, accountability, and doing what's right—for our customers, our businesses, and our industry. This approach aligns directly with the ABAC's mission to educate and support our members while protecting the motoring public through safe, proper, and transparent repairs. We have strong, informative content planned throughout the year, and I encourage you to attend, stay engaged, reach out with questions or information, and stay connected—because the more informed and unified we are as an industry, the stronger our voice becomes.

Ashley Brunelle
Autoworks of Westville - ABAC Vice President

Attorney explains the real risks of not following OEM procedures during CIC



Aaron Schulenburg, Society of Collision Repair Specialists executive director and Rebekah Cooper, The Cooper Firm partner, during CIC in Palm Springs courtesy of CIC.

A 16-year-old driver loses control of a vehicle and strikes a tree, his side airbag doesn't deploy, he hits his head on the B-pillar, ultimately dying from his injuries, Rebekah Cooper, The Cooper Firm partner, explained to the Collision Industry Conference (CIC) audience about a case she's litigated.

"The question is why did the young man die in a wreck that he could have survived?" Cooper said. "And the answer is because his airbag didn't deploy."

She followed this by asking if the airbag didn't deploy because of design or was the vehicle repaired in a way that kept the airbag from deploying.

If it's the repair, then it's a repair defect, she said during CIC's new Industry Experiment segment hosted by Aaron Schulenburg, Society of Collision Repair Specialists executive director. The segment focuses on current industry issues while using a conversational approach verse panel style.

"I love that you have that chair representing who I am here to really talk about, which is the consumer," Cooper said during the conversation, acknowledging that CIC traditionally has an

empty chair on stage to represent consumers.

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The Cooper Firm courtesy of The Cooper Firm.

The Cooper Firm focuses on product liability, with some of the cases focused on a product design failure and others where repairs weren't performed correctly. She's previously worked as an insurance defense attorney and in consumer advocacy.

Improper repair cases are changing as more emerging technology, such as ADAS features, become prominent on vehicles, she said. She said the legal system currently sees dozens of ADAS cases annually and that number is expected to increase.

She told the story of a case where a repair involving a bumper necessitated a calibration that wasn't completed by the repair shop.

The firm discovered this by looking at what technology was on the vehicle and the repair procedures to see how it's supposed to be repaired. They tracked the vehicle back to the last place it was repaired. It was discovered the business didn't do the repair needed, she said. The failed repair caused the collision warning not to work, she said. The consumer was a quadriplegic following the crash. She lived in a mobile home for three years waiting for accountability, Cooper added.

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OEM repair documents, including position statements, are the first documents her firm looks for in a case, she said. Shops are questioned about the documents during depositions. "There are times we ask a shop for those, and the OEM has it, but the shop does not," Cooper said. "Have you seen this before? When is the first time? Are you seeing it if for the first time right now? If the answer is yes, that's a problem."

Sometimes shops will answer that they have years of experience and are knowledgeable on how to repair vehicles, she said. "But this ADAS wasn't here 25 years ago," Cooper said. "So you need to be looking at these now. You're industry knowledge or institutional knowledge isn't going to help in that situation."

Cooper gave another example of discovering a calibration wasn't done correctly because during a deposition she asked where a calibration was completed. "We assumed they sublet it out," Cooper said. She said it was obvious there was not a dedicated space to do a calibration in the shop. However, the service manager said the calibration was completed at that location. "We pulled out the literature and went through it," Cooper said. "You have to know what you are talking about. It is a specific procedure."

Schulenburg asked if it would be worse to say you haven't seen the OEM repair documents or to say you did see it but didn't follow it. Cooper paused in her response, clearing weighing the degree of infraction, "If I'm litigating that case, I'm not mad about either answer."

She gave an example of a case involving a forklift repair. Three repairers had never seen the manual. A corporate representative was brought in and said that the repairers were experienced and didn't need the manual.

Cooper said there is a difference about a top down culture where the top decision maker didn't provide the information and a guy who was trained, who made a mistake and took a shortcut. "This person is just a symptom of the overall problem that the company has," Cooper said.

Schulenburg further asked if wording in documents, such as recommended or required, plays a part in litigation.

Cooper responded that legally "shall" is a mandate and recommended is best practices. However, a jury is likely to think that a repair professional should do both.

"Are you acting reasonably in the best interest of the consumer," Cooper asked. "Both of those suggestions and mandates matter."

Schulenburg added to the conversation by saying that consumers expect professional repair shops to follow best practices. He followed-up by asking how disregard for OEM repair standards impact a liability case.

Cooper responded that a case is started with the goal to get on a trial calendar and get in front of a jury.

"If you pick 12 of your friends that aren't in this industry, that aren't lawyers, they're not sophisticated in this space, you just pick 12 people, put them in a dinner party and say, these are some facts, people don't like that," Cooper said. "Especially with insurance companies and car repair companies. Politically in this climate, people don't want the wool pulled over their eyes."

Not following the repair procedures feels scammy, Cooper said. "You're asking consumers to give you five-star Google reviews, but when people come in, you're doing shortcuts and you're not looking at OEM best practices," Cooper said.

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Cooper said this discussion could also involve OEM tools versus aftermarket.

However, there's not a rule that if you don't follow these you are liable. A technician could, for example, say they discussed an issue with the documents with the OEM and found a work-around that seemed to work.

"From a technical standpoint it is case specific," Cooper said.

Schulenburg asked about cases where the repair procedures don't exist. "I think my next question would be, how did you decide what you were going to do?" Cooper said. "What did you choose to do for this repair, and how did you make that decision?"

Documentation is important for shops, Cooper said. This includes documenting the training your staff has.

Cooper said the first thing her firm will do is look at the name on the bottom of any documentation given to the consumer. It will then look up training for that person, she said. "If you're hiring someone what is your protocol for hiring?" Cooper said. "What do you look at? What do you require? And if they've been trained how do you validate that?"

Schulenburg responded that her comments highlight the importance of creating a business culture that puts training on a pedestal.

He asked Cooper who owns the product for a repair? The insurance company or repair facility? "When I go to the hospital, if I had a scan and there needs to be a decision made about treatment, I want a trained medical doctor to make that decision," Cooper said. "I don't want a Kaiser representative to make that decision."

This can put a shop between a rock and a hard place, Cooper said.

"If that is happening, document it and communicate it," She said. "Communicate it to the insurance company, communicate it to your client, to your customer, communicate it in the repair records."

Cooper said, ultimately, the repair shop will be the one named in a lawsuit, if it doesn't follow the OEM documents. This includes contracting business out for services, such as ADAS calibrations, she said.

Repair shops should vet the company the vehicle is being contracted to for the service the same way they do employees. "A 5 star google review isn't enough," Cooper said. "Have a reason for why you choose them including documented training. A 12 person jury is going to see that a vehicle was brought to a shop for a repair to make a profit."

Cooper said she doesn't support that the system puts all the fault on the repair shop. However, that is how a jury will see it.

"If you go to 12 people, saying, 'I know that the safest way was to follow the position statement, but I couldn't get that covered and they didn't want to pay out of pocket,'" Cooper said. "That's a tough sell because you still let something leave your body shop with a repair that's not what the OEM is telling you to do."

Cooper asked, in an ending note, for the industry to be responsible for the person sitting in the empty chair.

"Keep this in mind as you go through your process," Cooper said. "I just encourage you guys every day to find ways to follow practices to make people safer."

Source: www.RepairerDrivenNews.com - Article by Teresa Moss

ABAC Government Relations Update



Andy Markowski, Esq.
Statehouse Partners, LLC
ABAC Lobbyist

2026 Legislative Session Gets Underway in Hartford

The Connecticut General Assembly gaveled into session in early February to begin the 2026 legislative session. As with any “short” session, it is expected to be a busy few months at the Capitol. Lawmakers will remain in session through early May, taking up both policy proposals and budget adjustments that can directly, and sometimes indirectly, impact small businesses and the collision repair industry.

Opening day featured Governor Lamont’s annual “State of the State” address, where he focused heavily on affordability, energy costs, and overall economic stability. The Governor struck a tone centered on keeping

Connecticut competitive while trying to manage cost pressures facing residents and employers alike. For small business owners, energy prices, healthcare costs, workforce availability, and regulatory fees all affect day-to-day operations, and many of those issues end up tied to state budget decisions.

Meet Connecticut’s New Insurance Commissioner

With the new year also comes new leadership at the Department of Insurance. Governor Lamont has recently appointed Josh Hershman to serve as Insurance Commissioner following the retirement of longtime Commissioner Andrew Mais.

Hershman previously worked at the DOI as Deputy Commissioner and Chief Operating Officer from 2019 to 2022. After leaving the DOI, he spent time in the private sector, including serving as CEO of a Connecticut-based life insurer and leading a national insurance data initiative focused on improving transparency and information-sharing across the industry. Earlier in his career, he practiced law with a focus on complex business planning and litigation, advising clients operating in highly regulated industries. Beyond his professional background, he is a long-serving member of the Guilford Fire Commission and lives in Guilford with his family.

As the legislative session and the year unfolds, the ABAC looks forward to working with Commissioner Hershman and his team on enforcement and consumer protection matters.

Tire Stewardship Returns, But May Be Delayed

One issue that is expected to resurface this session is the tire stewardship legislation. Variations of this proposal have been debated in recent years and have created a structured recycling program for scrap tires under an extended producer responsibility (EPR) framework. While improving tire recycling and reducing illegal dumping are reasonable goals, any ongoing practical impact on shops must always be considered. At this point it seems the state may be seeking to delay full implementation of the program until at least 2027.

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Other Legislation Of Interest

In this early stage of the legislative session, many proposals are still concepts rather than fully drafted bills. Over the coming weeks, legislative committees will hold public hearings and begin refining language. That is when the real shape of the session starts to emerge.

At this point, there are several proposals of ABAC is watching for members, including:

- A proposal to “privatize” DMV (Senate Bill 81)
- Proposals to increase to \$75,000 the sales price for a new vehicle before the state’s additional “luxury” sales tax rate kicks in (House Bill 5005 and others)
- A proposal to exempt from the sales and use tax machinery and equipment used for the color mixing of paint (House Bill 5132)
- A proposal making changes to use motor vehicle warranty laws (Senate Bill 119)
- Bills potentially regulating the use of Artificial Intelligence by business
- Bills building off of last session’s reforms to the state’s nonconsensual towing laws

As always, what happens in Hartford does not stay in Hartford. Legislative decisions can affect how you operate, what insurers pay, and how you serve your customers. ABAC will continue monitoring developments closely and will keep members informed as the 2026 session moves forward.

The 2026 State Legislative Session Is Underway – Your Local Legislators Need To Hear From You – Reach Out And Tell Them What Matters To You, The ABAC, And Connecticut’s Collision Repair Industry!

Have a question? Want to express your opinion? Just want to know who now represents you in Hartford? Go to the website below and enter your home or business address to look up your state legislators; with a few quick clicks you can visit their official webpage, email them, or get their office phone number to make a call. Remember – as an ABAC member, your voice matters!

<https://www.cga.ct.gov/asp/menu/cgafindleg.asp>

As always, if you have questions on legislation or regulations or if you would like more information on an issue, please feel free to contact ABAC Lobbyist Andy Markowski at: (860) 707-3620 or andy@statehouselobbying.com.

*Information provided in this article is for educational purposes only and does not constitute legal advice.

“BECAUSE I SAID SO ...”



Attorney Chris Hernandez
Buckley, Wynne & Parese

Customer satisfaction is key to success in any industry. As a shop, you and your employees can – and should – control some aspects of the customer experience, such as: how you treat the customer; how you educate the customer on the repair process; and how you educate your customer on their rights as a consumer.

Properly preparing and educating the customer makes it easier to deal with the thorns in the repair process that you can't control. For example, the customer's car rusting on your lot because the insurer doesn't have an appraiser available until 2027. Or, the insurance company insisting a photo estimate will get the job done. Or, some other reason for the customer's car to sit, sit, and sit some more, all while accruing storage charges.

In these thorny situations, the insurance company usually tries to scare your customer with a storage “cut-off” letter. This can usually cause your customer to panic at the prospect of a huge bill snowballing by the day. You and your customer may wonder: “Can they even do that?” The reality is, on most third-party claims these letters have almost no legal significance. The insurer is hoping the letter will achieve the desired panicking effect.

In December, our office litigated a case involving similar circumstances in Small Claims Court on behalf of a local auto body shop. Luckily, the shop had educated its customer on the law and their rights beforehand. This resulted in a favorable decision for the shop, which was awarded the full amount of its outstanding bill.

In that case, the shop and customer, who was a third-party claimant, promptly requested an appraiser come down to inspect the vehicle. The insurer, State Farm, insisted on performing a photo estimate instead. The shop and the customer repeatedly petitioned for an in-person inspection. State Farm refused, instead requesting the vehicle be moved off-site, which the customer refused. State Farm sent a “cut-off” letter explaining that it would cover only the first fourteen days of storage and the customer would be responsible for any additional storage charges after that. State Farm continued to delay, and ultimately the final bill included 35 days of storage (21 days unpaid) at a rate of \$120 per day. State Farm argued the customer was the one responsible for the balance, as they failed to mitigate their economic damages. According to State Farm, the customer failed to mitigate by not agreeing to a photo estimate and by choosing not to remove their vehicle from the shop's premises while storage accrued.

The Court awarded the entirety of the storage bill in the shop's favor admonishing State Farm perfectly: “You [State Farm] can't delay a statutory inspection and then claim the customer failed to mitigate.” The court reached this decision based on the below principles of Connecticut law.

Connecticut consumers have the right to choose the licensed repair shop of their choice to repair their vehicles (See Connecticut General Statutes §§ 38a-354 & 14-65f et. seq.). This necessarily includes the right to choose where their vehicle stays for the duration of the repair process. As the Court explained: “The duty to mitigate doesn't require claimants to forfeit their statutory rights. [The customer] didn't have to move their vehicle to a different facility just because State Farm suggested it.

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They were entitled to keep it at their chosen repair shop waiting for the inspection Connecticut law guaranteed them.”

Connecticut consumers have the right to request an in-person inspection by a qualified appraiser (See Regulations of Connecticut State Agencies §§ 38a-790-5 and 38a-790-7). As a shop, it is critical that you ensure your customer understands (1) the importance of an in-person inspection and (2) that they have the right to request an in-person inspection when an agreement cannot be reached on repair cost. As the Court noted, “Connecticut law gives consumers the right to request an in-person inspection by a qualified appraiser. This is a statutory inspection and not optional. [The customer] exercised that right, and [the shop] properly insisted on it by refusing photos.”

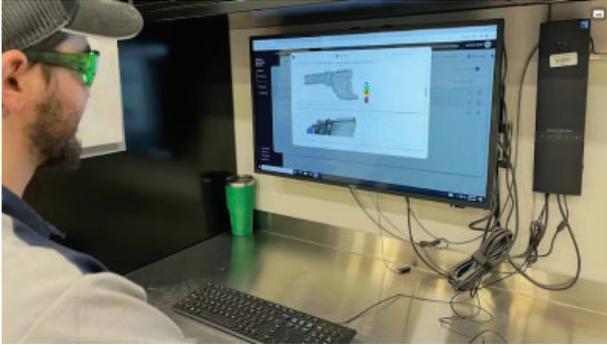
Insurers do not get the final decision on what costs your customer is responsible for in third-party claims. “Cut-off” letters are not law. In a third-party claim, your customer’s vehicle has been damaged through the negligence of another. Tort law dictates who is responsible for said damage. It is well-established in tort law that at-fault parties are legally responsible for all damages, including repair costs, caused by their negligence. A letter from an insurance company does not change this. Insurers are only part of the equation because they have a contract in place with their insured to provide reimbursement in the event of an accident. The insurer does not have a contract in place with you or your customer. The court explained “State Farm’s notice letter to [the customer] may limit what State Farm will pay its own insured but it doesn’t change the underlying tort liability. [The insured] caused the accident through her negligence, and she remains liable for all reasonable damages flowing from that negligence.”

A thorny third-party claim resulted in a great outcome because of the shop’s diligence in educating its customer and its diligence in documenting its reasonable efforts to promptly resolve the claim. So, take the extra time with your customer, and take the extra time to document delays caused by the insurance company. You never know when it will pay off.

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Collision Engineering Partners with OEC for Collision Repair Education



The Collision Engineering Career Alliance will be able to provide students and instructors access to RepairLogic, a platform with OEM repair procedures.

The Collision Engineering Career Alliance is forming a strategic partnership with OEConnection to enhance collision repair education and workforce development across participating U.S. partner colleges.

Through this collaboration, Collision Engineering students and instructors will gain access to OEC's RepairLogic, a comprehensive repair planning platform that provides technicians with accurate, up-to-date OEM repair procedures.

The software donation will support hands-on training and exposure to modern repair technology through easy access to OEM repair information, digital collaboration tools, and advanced documentation capabilities.

"OEC is a valued partner of the Collision Engineering program, and we're excited about how access to their best-in-class platform will enhance our curriculum and student success," said Mary Mahoney, vice president for Enterprise Mobility and chair of the Collision Engineering Career Alliance board. "Working together is key to developing the next generation of collision repair professionals. Partnering with OEC allows us to better prepare students for the workforce with greater access to cutting-edge industry tools."

The partnership will provide RepairLogic licenses and training for designated Collision Engineering partner colleges, representing an annual multigure investment in technology and personnel support by OEC. Students will develop practical skills using advanced technology trusted by professionals across the industry to streamline collision repair workflows and optimize the vehicle repair process.

"We believe in the power of collaboration to drive meaningful change in workforce development," said Tanya Sweetland, senior vice president of collision at OEC. "This partnership reflects our commitment to supporting schools and students with innovative solutions that prepare them for the future. We're proud to partner with Collision Engineering to advance opportunities that make a lasting impact."

The Collision Engineering Career Alliance is active at partner schools across the country including College of Lake County in Grayslake, Illinois; Contra Costa College in San Pablo, California; Parkland College in Champaign, Illinois; Metropolitan Community College in Omaha, Nebraska; Sandhills Community College in Pinehurst, North Carolina; North Dakota State College of Science in Wahpeton, North Dakota; and El Camino College in Torrance, California.

Together with other partners in collision repair, automotive, insurance and education, Collision Engineering aims to break down barriers so more students in more communities can pursue rewarding opportunities in the industry. Donations help the program recruit future talent, expand its reach to additional schools nationwide, and provide crucial support for student certifications, assessments, tuition reimbursement and other quality-of-life needs.

Source: www.Fenderbender.com

OEM Windshields: Why OEM Certified Windshields Are Crucial



If your windshield is cracked or damaged, you are probably searching for the safest and most reliable replacement option. What many drivers do not realize is that the windshield does far more than block wind and debris. On newer vehicles, it works together with cameras and sensors that support features like lane keeping, collision warning, and adaptive cruise control. Because of this, choosing the right type of windshield is not just a preference. It directly affects how well your vehicle's safety systems perform. In this blog, you will learn what sets OEM windshields apart, how they affect ADAS performance, and why proper calibration is more than just a nice-to-have after installation.

What Makes an OEM Windshield Different?

OEM stands for Original Equipment Manufacturer, which means the windshield is produced to the exact specifications set by the vehicle manufacturer. These are the same standards used when the vehicle was originally assembled at the factory. OEM windshields are not designed to be "close enough." They are engineered to match precise measurements, optical clarity requirements, and structural performance benchmarks.

Every OEM windshield goes through extensive testing before it is approved for use. This includes testing for impact resistance, optical distortion, and bonding strength, along with compatibility checks with vehicle-mounted cameras and sensors. Automakers design their advanced driver assistance systems (ADAS) around these exact glass characteristics, which means even small deviations can affect system accuracy.

Another important distinction is quality control. OEM windshields are produced under strict manufacturing tolerances, guaranteeing consistency from one unit to the next. This consistency is critical since cameras rely on precise angles and alignment to detect lane markings, vehicles, and road conditions correctly.

Do OEM and Aftermarket Windshields Use Different Materials?

While both OEM and aftermarket windshields are made from laminated safety glass, the similarities often end there. OEM glass is manufactured using tighter tolerances for thickness, curvature, and clarity. These tolerances matter more today than ever before because cameras are mounted directly behind the windshield and rely on distortion-free visibility.

The table below illustrates the main material differences between OEM and aftermarket windshields:

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	OEM Windshields	Aftermarket Windshields
Base Material	Laminated safety glass engineered to exact manufacturer specifications	Laminated safety glass made to general replacement standards
Thickness Tolerances	Manufactured with very tight thickness and curvature tolerances to match the original windshield	Thickness and curvature can vary slightly between manufacturers
Optical Clarity	High optical clarity designed to minimize distortion for cameras and driver visibility	Clarity can vary, with a higher risk of minor visual distortion
Specialized Coatings	Often includes OEM-specific coatings for glare reduction, UV/IR filtering, and heads-up display compatibility	Coatings may not exist or be inconsistently applied
ADAS Camera Compatibility	Engineered specifically to support factory ADAS camera performance and recognition accuracy	May interfere with camera performance if coatings or glass properties differ
Camera Mounting Brackets	Factory-installed brackets positioned with high precision	Brackets may be bonded separately or positioned with less precision
Calibration Reliability	Designed to work seamlessly with OEM calibration procedures	Higher likelihood of calibration difficulties or system errors
Vehicle Manufacturer Approval	Fully tested, validated, and approved by the vehicle manufacturer	Not always tested or approved by the vehicle manufacturer

While OEM and aftermarket windshields may look similar at a glance, the materials, coatings, and manufacturing precision behind them can be very different. If you're looking for guaranteed compliance with your ADAS system, OEM is the way to go.

OEM vs Aftermarket Windshields: Cost, Quality, and Performance

Understanding how OEM and aftermarket options compare in terms of cost, quality, and performance can help you make a more informed, safer decision for your vehicle.

Cost

The most noticeable difference between OEM and aftermarket windshields is often cost. Aftermarket glass typically costs less upfront, which can make it appealing for drivers focused on immediate savings. However, the lower price may come with compromises in fit, finish, and long-term performance.

Quality

From a quality standpoint, OEM windshields are designed to integrate seamlessly with the vehicle's structure. This ensures proper sealing and crash performance. Aftermarket glass may meet basic safety requirements, but it is not always engineered to the same structural standards as OEM glass.

Performance

Performance differences become especially important when ADAS is involved. OEM windshields are validated to work with the vehicle's sensors without introducing distortion or misalignment.

Aftermarket options can increase the likelihood of failed calibrations, warning lights, or unreliable safety features. Insurance policies often play a role in the decision as well.

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Some policies cover OEM glass when it is required for safety system compatibility, while others may default to aftermarket options unless the driver requests OEM specifically. Understanding your coverage and advocating for OEM when appropriate can help protect both your vehicle and its technology.

How OEM Windshields Affect ADAS Performance

Advanced driver assistance systems rely on a clear and accurate view of the road. Cameras mounted behind the windshield perform the following duties:

- Track lane markings
- Detect vehicles and pedestrians
- Support automatic braking and steering assistance

OEM windshields act as a lens through which all this information passes. They are designed to minimize optical distortion in the camera's field of view. When distortion is introduced, even subtly, the system may misjudge distances, fail to recognize lane lines, or deactivate altogether.

An improper fit can also affect ADAS performance. If the windshield is positioned at a slightly different angle or orientation than intended, the camera alignment changes. This can result in frequent warnings until the calibration is performed. This can lead to frequent warnings until calibration is performed.

Real-world consequences of these issues include delayed braking responses, inconsistent lane-keeping assistance, and increased driver fatigue due to unreliable alerts. OEM windshields help maintain the accuracy and consistency these systems need to function as designed.

OEM Requirements for ADAS Calibration

Automakers require ADAS calibration whenever a windshield replacement could affect camera alignment. This includes both static calibration, performed in a controlled environment with precise measurements, and dynamic calibration, which requires driving under specific conditions.

OEM guidelines outline strict requirements for calibration facilities. These include:

- Level floors
- Proper lighting
- Calibrated targets
- Manufacturer-approved diagnostic equipment

Technicians must also be trained to follow precise procedures for each vehicle model, as calibration steps vary widely between manufacturers.

Using an OEM windshield simplifies this process because the glass is already validated for compatibility. Aftermarket windshields can introduce variables that make calibration more difficult or less reliable, increasing the risk of incomplete or inaccurate results. OEM standards exist to ensure that once calibration is complete, the system performs exactly as the manufacturer intended.

Find an ADAS Calibration Center Near You

Choosing an OEM windshield gives your vehicle the precision and quality that ADAS technology depends on. If you want your safety features to remain dependable, the right glass and accurate calibration are both essential. Once your OEM windshield is installed, the next step is to have your ADAS system calibrated by a trusted professional. Calibration restores the alignment of your cameras and sensors so that features like lane assist and emergency braking continue to protect you. The best way to do this is to visit a certified center that is equipped to meet manufacturer guidelines.

Source: <https://caradas.com/why-oem-windshields-are-crucial/>

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