

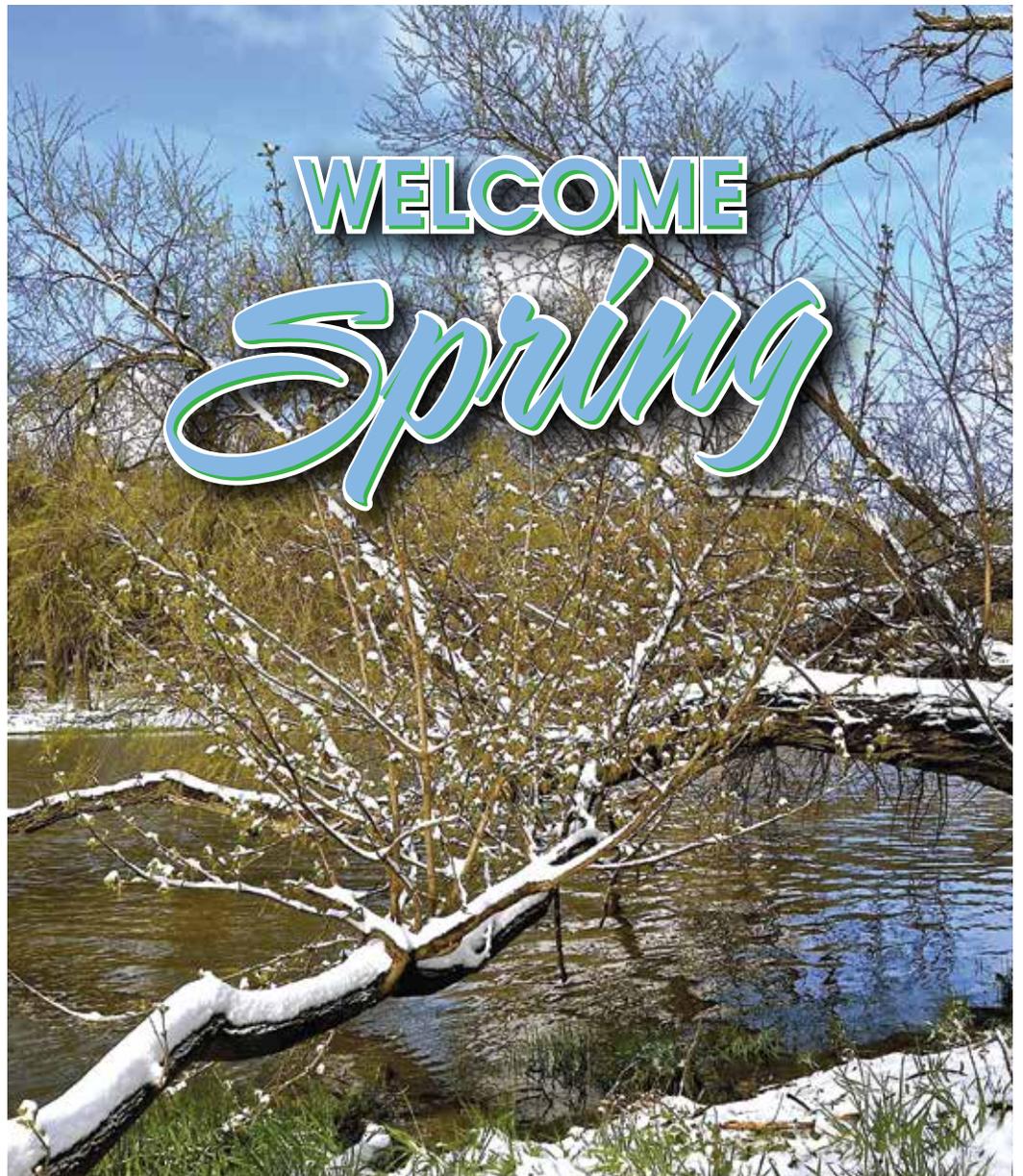


# NEWS • REPORT

JANUARY-MARCH 2018

VOL. 33 NO. 1

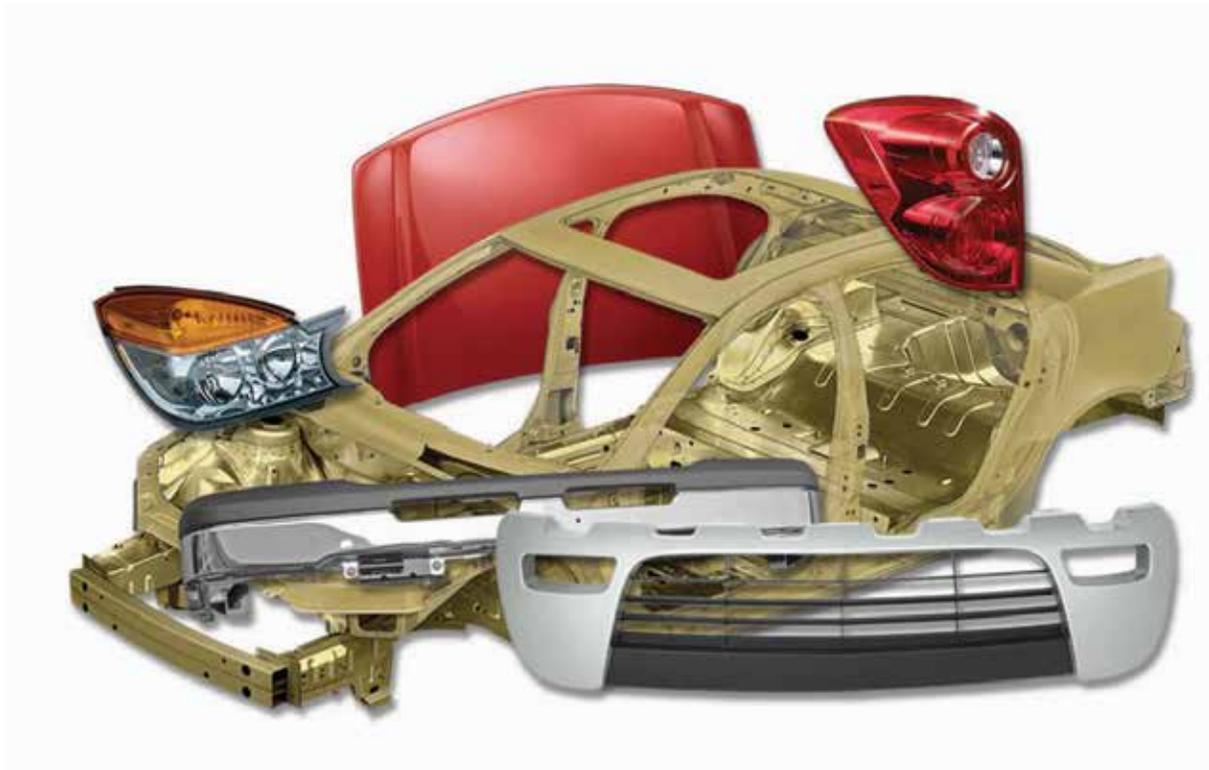
NDABA, 1507 19th St. NW, Turtle Lake, ND 58575-9492



**VISIT OUR WEBSITE: [www.ndautobody.com](http://www.ndautobody.com)**

**GATEWAY CHEVROLET**  
**501 38<sup>TH</sup> ST**  
**FARGO, ND**

**701-282-8880**  
**800-342-4260**  
**FAX 701-277-4565**



Send all News Report articles to home address listed below:

Clyde Nelson
1507 19th St. NW
Turtle Lake, ND 58575-9492
701-448-2568
Cell 701-460-0954
Fax 701-448-2568
Email ndabnews@westriv.com
Publisher ..... Larry Berget
Co-Editors .... Bonnie & Clyde Nelson

2016-2017 Officers

President..... Scott Heintzman
Fargo, 293-1266
1st Vice President..... Vacant
2nd Vice President .....Mark Steinke
Secretary .....Kent Meidinger
Edgeley, 493-2301
Treasurer .....Christy Latraile
Grafton
Past President .....Kent Meidinger
Edgeley, 493-2301

Board of Directors

District 1.....Open
District 2.....Open
District 3.....Open
District 4.....Brad Martinson
Grafton, 352-1213
District 5.....Open
District 6.....Ed Barnhardt
Washburn, 462-3374
District 7.....Ron Knutson
Devils Lake, 662-3324
District 8.....Bryce Hancock
Medicine Lake, MT, 406-789-2321
District 9.....Open
District 10.....Miles Doll
Bismarck, 258-9571
District 11.....Craig Amoit
Grand Forks, 775-3452
District 12.....Kirk Nybakken
Minot, 839-1007

Published quarterly for the North Dakota Auto Body Association.
Copyright 2018 by the North Dakota Auto Body Association. All rights reserved.
Materials may not be reproduced without written permission of Clyde Nelson, North Dakota Auto Body Association, 1507 19th St. NW, Turtle Lake, ND 58575-9492.

Contents

President’s Letter .....3
HELP WANTED — NDABA website.....3
Free for Members NDABA Classified Ads.....3
Did State Farm Buy a Judge?..... 5-6
Code of Ethics .....6
Join Now Application .....7
Address Change Form.....7
Adjuster: Photo estimating apps ‘probably some of the worst things’ invented.....9
Photo-Based Estimating is a Joke: A Consumer’s Perspective..... 13-15
Adjuster: Want to get paid? Document everything your auto body shop does. 16-17
Chess: For repairers spot-welding today, ‘biggest problem is the tips’ .....18
Hidden Costs Behind Low Quality Parts .....20

Advertisers

Gateway Chevrolet.....Inside Front Cover
Luther Family Ford .....2
Sturdevant’s Refinish Supply Center .....2
Hedahls .....4
Straight and Square .....4
DentMan Paintless Dent Repair.....5
Nordstrom’s Automotive, Inc.....8
Valley Imports .....8
Fargo-Moorhead Auto Dealers.....10-11
Bismarck Motor Company .....12
Kupper Chevrolet .....12
Corwin Wholesale Parts .....14
Minot Automotive Center .....15
Rydell Auto Center.....19
Pam’s Auto .....20
St. Paul-Mpls. Wholesale Parts Association/dentsmart .....Inside Back Cover
Luther Parts Express .....Back Cover

Thank You!!!!

Issues for NDABA News Report

Table with 3 columns: Issue, Copy Deadline, Printing Date. Rows include February-March, May-June, August-September, November-December.

CLASSIFIED ADS: Classified ads are divided into two categories - member and nonmember. Each member is allowed 5 lines, 25 characters per line, plus name & phone number. If you’d like to put your address in, please include that within the 5 line, 25 character portion. FREE to members only. For nonmembers the charge is 50 cents a word, including the words, “For Sale” and name, address and phone number. Initials and numbers count as words. All ad copy must be received by the 15th of the month prior to publication. See ad elsewhere in this magazine.

Send us your estimate over Collision Link and we will match prices with aftermarket parts



You get...

- OE Parts that fit better and save you time
- 10 Master Certified Parts Advisors
- Parts that arrive the **NEXT** day



Call us now to find out how easy it is!



Family Ford  
 Fargo • Moorhead

800-274-2639

3302 - 36TH Street SW • Fargo, ND 58104

Sturdevant's

# REFINISH SUPPLY CENTER

Paint, Supplies & Equipment for Fleets, Manufacturing and Collision Repair

## South Dakota

Sioux Falls  
605.362.6950

Rapid City  
605.342.8839

## North Dakota

Fargo  
701-232-4715

## Iowa

Sioux City  
712.258.5995

Des Moines  
515.243.6957

## Nebraska

Lincoln  
402.464.5580



# PRESIDENT'S LETTER



Winter is a double-edged sword. Up here in the Great White North, winter makes our world go round in our industry and many others. We depend on snow & ice to generate work. For snow removal companies it can make or break your year. If your business sells snowmobiles or snow removal equipment, it's crucial.

Now for the other edge of the sword. I have been an avid snowmobiler since I was young and pray for snow in the fall, and lots of it. There is nothing better than cruising down the trail after a fresh coating of that white stuff.

BUT, as shop owners, we have to move that snow and at the end of a long day you get to go home and do it again. Some people hire it done, which cuts into profit, or you get up early and plow your parking lot before the customers start arriving. I don't know about you, but plowing your lot at 6:00 am pays the same as uploading photos and estimates.

Depending on where you are in our state, winter has been pretty soft. Just recently in the east it has made a comeback with numerous recent snowfalls.

Pretty sure spring will be very welcomed. Hope you all have had a rewarding winter.

Got to give a shout out to Steve Grossman. He is body shop manager of Corwin Collision Center in Fargo. Steve

has been with Corwin's for 34 years and is stepping away from our industry. Steve has been a very valuable member of the NDABA for years. Good Luck, Steve.

Scott Heintzman, NDABA  
President

## HELP WANTED:

**The ND Auto Body Association would like to hire an individual to maintain the association's web page.**

**If you would like to apply for that position, please call Scott 701-293-1266 or Ed 701-462-3374.**

## FREE FOR MEMBERS NDABA CLASSIFIED ADS

Classified ads are divided into two categories – member and nonmember.

Each member is allowed 5 lines, 25 characters per line, plus name & phone number. If you'd like to put your address in, please include that within the 5 line, 25 character portion. FREE to members only.

For nonmembers the charge is 50 cents a word, including the words, "For Sale" and name, address and phone number. Initials and numbers count as words.

All ad copy must be received by the 15th of the month prior to publication.

Please type or print plainly (do not write, please) the copy for your ad in the form.

Clip out the form and mail to: Clyde Nelson, NDABA Classifieds, 1507 19th St. NW, Turtle Lake, ND 58575-9492. Or email to [ndabnews@westriv.com](mailto:ndabnews@westriv.com).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name \_\_\_\_\_

Box No. \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

City, State \_\_\_\_\_ Zip \_\_\_\_\_

NDABA Membership Since \_\_\_\_\_

## Make sure to check out the following in this newsletter:

*Did State Farm Buy a Judge? – pages 5-6*

*Adjuster: Photo estimating apps 'probably some of the worst things' invented – page 9*

*Auto Body Business for Sale in Rolla, ND – page 9*

*Photo-Based Estimating is a Joke: A Consumer's Perspective – pages 13-15*

*Adjuster: Want to get paid? Document everything your auto body shop does – pages 16-17*

*Chess: For repairers spot-welding today, 'biggest problem is the tips' – page 18*

*Hidden Costs behind low quality parts – page 20*

**If you have not been receiving information on your email server from the association it's probably because we do not have your correct email address. If you would like to keep it that way, do nothing, but if you would like to keep in touch, please contact Clyde @ 701-448-2568 or [ndabnews@westriv.com](mailto:ndabnews@westriv.com).**

[www.ndautobody.com](http://www.ndautobody.com)

# Check it out!

The views expressed in articles throughout this issue are those of the writers, and do not necessarily reflect views of NDABA.

Readers are welcome to react to views expressed here or elsewhere in the magazine by writing:

Clyde Nelson  
 NDABA News Report  
 1507 19th St. NW  
 Turtle Lake, ND  
 58575-9492  
 ndabnews@westriv.com

# Hedahls



*Focused on the professional*



DRIVING SURFACE PERFECTION™



### North Dakota Locations:

- |            |             |           |           |
|------------|-------------|-----------|-----------|
| Beulah     | Crosby      | Hettinger | Mohall    |
| Bismarck   | Dickinson   | Larimore  | Rolette   |
| Bottineau  | Fargo       | Linton    | Wahpeton  |
| Carrington | Grafton     | Mandan    | Williston |
|            | Grand Forks | Minot     |           |



## DID SOMEONE SAY WELDERS?



Steel Dent Pulling

- Spot Welding
- Plastic Welding
- Dent Repair
- Fume Extraction
- Steel, Silicone Bronze, and Aluminum Welding
- AND MORE

Call us today for your in shop demo.

1-855-252-2102 / 320-267-2102



Steel, Bronze, & Aluminum

# Did State Farm Buy a Judge?

## Racketeering Lawsuit Heading to Trial After Federal Court Refuses to Dismiss Case

*Reprinted with permission from BodyShop Business, a Babcox Media company.*

*Josh Cable, SENIOR EDITOR*

A federal judge has denied State Farm's motion to toss a class-action lawsuit claiming that the insurance carrier secretly bankrolled the 2004 election campaign of Illinois Supreme Court Justice Lloyd Karmeier in hopes that he would overturn the \$1.05 billion *Avery vs. State Farm* judgment.

Nine months after Karmeier was elected, he cast the deciding vote to void the \$1.05 billion judgment against State Farm for allegedly breaching its contract with policyholders when it required the use of aftermarket parts in the repair of vehicles.

In 2012, Mark Hale, Todd Shadle and Carly Vickers Morse filed a racketeering lawsuit in federal court asserting that State Farm recruited Karmeier to run for an open seat on the Illinois Supreme Court and covertly funneled millions of dollars into his campaign. At the time of the election, the Illinois Supreme Court was considering the insurance carrier's appeal of *Avery vs. State Farm*.

Karmeier, who is not a defendant in the lawsuit, now is the chief justice of the Illinois Supreme Court.

Hale and the other plaintiffs argue that State Farm orchestrated Karmeier's election campaign behind the scenes and tried to conceal the extent of its involvement. In their lawsuit, they claim that an investigation led by a retired FBI special agent revealed State Farm's "elaborate plan to obtain reversal of the judgment."

Even though there was no guarantee that the Illinois Supreme Court wouldn't rule on State Farm's appeal before the November 2004 election, the insurance carrier believed that investing as much as \$4 million in Karmeier's campaign to potentially avoid paying \$1.05 billion to its policyholders was "a worthwhile gamble," according to the lawsuit.

After Hale filed the 2012 lawsuit in the U.S. District Court for the Southern District of Illinois, Bloomington, Ill.-based State Farm asked the court to dismiss the case. The insurance carrier argued, among other things, that Hale's lawsuit is an attempt "to seek redress for the Illinois Supreme Court's reversal of the \$1.05 billion judgment in *Avery*."

On Feb. 6, Judge David Herndon of the U.S. District Court for the Southern District of Illinois denied State Farm's motion to toss Hale's lawsuit.

"It is clear that plaintiffs are not asking this court to overturn or review the Illinois Supreme Court's *Avery* judgment," Herndon wrote in his 17-page ruling. "... In

*(Continued on next page)*



# DENTMAN

## Paintless Dent Repair

*Door Dings • Hail Damage • Minor Dents*

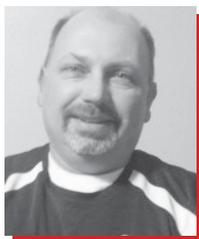
- **19 Years Experience**
- **Fair Body Shop and Dealer Discounts**
- **Local References**
- **1 Car or 1000 Car Capability**



**Kevin Koenig**

**Jamestown, ND**

**701-269-3464**



## CODE OF ETHICS

1. To promote good will between the motorist and members of the Association.
2. To have a sense of personal obligation to each individual customer.
3. To perform high quality repairs at a fair and just price.
4. To employ the most skilled mechanics obtainable.
5. To use only proven merchandise of high quality sold by reputable firms.
6. To itemize all parts and adjustments in the price charges for services rendered.
7. To retain all replaced parts for the customer's inspection.
8. To uphold the high standards of our profession, always seeking to correct any and all abuses within the automotive service industry.
9. To uphold the integrity of all members of the North Dakota Auto Body Association.



## ATTENTION NDABA MEMBERS!!

We would like to keep our email address list up to date. Also, if you have an employee who would like to know about association's happenings, please supply us with an email address, so that can happen. You can contact Clyde @ 701-448-2568 or ndabnews@westriv.com. Please let us know if you have an addition or change to our list. THANKS!!

**If you have not been receiving information on your email server from the association it's probably because we do not have your correct email address. If you would like to keep it that way, do nothing, but if you would like to keep in touch, please let us know your correct address.**

[www.ndautobody.com](http://www.ndautobody.com)



### State Farm *(Continued from previous page)*

essence, plaintiffs are asserting claims for an independent legal wrong which is the illegal acts or omissions of defendants. These claims are based on [State Farm's] conduct – including misrepresentations to and concealment from plaintiffs and the court – not the state court decisions.”

In response to Herndon's decision, State Farm spokeswoman Missy Dundov said: “We respectfully disagree with the ruling and will continue to vigorously defend ourself in court.”

#### ‘Trial of the Century’

Erica Eversman, chief counsel at Akron, Ohio-based Vehicle Information Services, has been following *Hale vs. State Farm* from the beginning. For collision repairers, Eversman asserted, the case could be “the trial of the century.”

“This has the potential to be a turning-point decision,” Eversman told *BodyShop Business*. “If State Farm is held accountable – and if the plaintiffs win, there's no question this will be appealed – one would like to think that it would

dissuade that type of behavior in the future, that [State Farm] wouldn't run around [allegedly] financing and organizing people's campaigns.”

In 2016, the *Chicago Tribune* reported that State Farm could owe more than \$7.6 billion to policyholders if the Hale lawsuit is successful, citing Clifford Law Offices, which is representing policyholders.

Eversman said that figure certainly is “within the realm of possibility,” which makes the allegations against State Farm – if proven true – “mind-boggling.”

“State Farm is a mutual insurance company. It is owned by its policyholders,” Eversman said. “It's a nonprofit insurance company. It's not supposed to make money. ... It makes you wonder why they would have spent \$4 million to overturn a verdict that said they were taking advantage of their own company shareholders, and now they're facing the potential of a \$7 billion verdict. It makes you sit back and question why we, as a society, allow insurance companies to function in this type of manner.”

*This article can be found at [www.bodyshopbusiness.com](http://www.bodyshopbusiness.com)*

# JOIN NOW!

## Now is the time to join YOUR Association

Now is the time to work together for our future!

I hereby apply for membership in the North Dakota Auto Body Association. I promise to abide by the Association's By-Laws and Code of Ethics. I understand that any signs, decals or emblems provided by the Association remain the property of the Association, and agree to return them to the Association upon termination of membership. I understand that use of Association logo and identification is authorized only as long as my membership is maintained.

Date \_\_\_\_\_

Your Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code + Four \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

Business Name \_\_\_\_\_ PO Box (Mailing Address) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code + Four \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

**Classification** (circle one)

Owner-Manager \$50 - Owner-Manager (1st year) \$25 - Allied \$25 - Associate \$5 (employee)

Mail to: North Dakota Auto Body Association, Kent Meidinger, PO Box 235, Edgeley, ND 58433-0235  
(receiving the News Report does not make you a member of the NDABA)

## ARE YOU SEEING DOUBLE?

The *News Report* mailing list was created through the help of distributors, associations, and suppliers. As with many lists, there is always the chance of duplication. So, if you get more than one copy of the *News Report*, please let us know. It will save us the cost of mailing something that you don't need two of.

On the other hand, we want to reach every possible person we can that is part of the Auto Body profession. We include owners, service technicians, brokers, distributors and suppliers. So, if you know of someone that is not receiving the *News Report*, please provide us with their name and address below. Thank you!!

### DO YOU WANT TO BE ADDED TO OR REMOVED FROM OUR MAILING LIST? DO YOU HAVE A CHANGE OF ADDRESS? CHECK YOUR ADDRESS LABEL. IS IT CORRECT?

Please add the following name to the mailing list for the ND Auto Body News Report. (Please print)

Please remove the name on the attached mailing label from the ND Auto Body News Report.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Business Name (If applicable)

\_\_\_\_\_  
Mailing Address

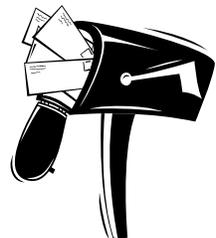
\_\_\_\_\_  
City, State, Zip Code

If this is an address change, what was the old address?  
(Or you can attach the mailing label.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please cut and tape mailing label here.

Please mail this notice to:  
Clyde Nelson  
NDABA News Report  
1507 19th St. NW  
Turtle Lake, ND 58575-9492  
or ndabnews@westriv.com



**SUPPORT  
OUR  
ADVERTISERS**

**Without  
them we  
will not  
have a  
magazine.**



*"Offering OE Surplus and Take-off Parts Since 1999."*

**866-797-2371**

**www.nordstromsauto.com**

**ALL MAKES - ALL MODELS • WE SHIP DAILY**

*We are eager to help you  
repair more cars profitably!*



An ARA GOLD Seal Certified Auto Recycler serving the automotive professional and do it yourselfer with quality used and new parts since 1969.

# VALLEY IMPORTS

**FARGO - NORTH DAKOTA**

*Order #1 Parts Toll Free (877) 212-1792*

*Local Genuine Parts Hotline (701) 277-1782*

*Email - auto.parts@valleyimports.com*

*Fax (701) 277-1331*



Audi



PORSCHE



VOLKSWAGEN



mitsubishi  
MOTORS



Mercedes-Benz



SPRINTER

**YOUR DEDICATED WHOLESALE TEAM**

Tony Hirschert  
PARTS SPECIALIST

Zach Strand  
PARTS SPECIALIST

Mick Pietig  
PARTS SPECIALIST

Jason Hendrickson  
PARTS SPECIALIST

Tyler Braaten  
PARTS SPECIALIST

**YOUR #1 GENUINE PARTS UNDER ONE ROOF**

# Adjuster: Photo estimating apps ‘probably some of the worst things’ invented



*By John Huetter on January 5, 2018, Repairer Driven News (SCRS)*

An adjuster for a small national insurer described serious flaws in photo estimating at his carrier, calling such insurance industry apps in general “probably some of the worst things that they could have invented.”

The staff appraiser, whom we’ve kept anonymous to protect his job, said that customers provide inadequate photos and don’t focus on the relevant car parts.

“You’re getting extreme basic photos,” he said.

Unfortunately, this leads to damage being missed — and not being captured in the insurer’s estimate.

“We’re being told, ‘You write what you see, period,’” he said.

He said adjusters are instructed to always write to repair a bumper, no matter how damaged, and bumper beams are left off additional estimates.

Unlike a car inspected in person, “you will never blend” with a photo estimate. If a front fender’s damaged in a photo, the carrier won’t write to

blend into the door — but in the field, an appraiser is allowed to do so.

“Our field hits are heavier hits,” he said.

Blending is omitted on photo estimates because the carrier doesn’t want the customer getting paid for blending and then not having the car repaired, he said.

Other interesting tidbits shared during the interview:

**Actuaries caught off-guard:** The staff appraiser said the underwriting department at his carrier failed to properly factor in the cost of scanning despite how high-profile a topic it was.

**OEM parts:** The company has a “pretty lax” policy about alternative parts, the appraiser said. If the first one ordered doesn’t fit, “the next part is OEM.”

The adjuster said the company’s DRP shops know this and ultimately get OEM parts. Independent shops apparently haven’t figured it out — he said they typically still hunt around to

find the cheapest part they can.

**Basecoat reduction:** The staff appraiser stressed photo and OEM repair procedure documentation as the best way to have an insurer pay for all of your collision work without a hassle, something we covered in greater detail here. (*See Adjuster: Want to get paid? article elsewhere in this publication.*)

He mentioned that documentation becomes particularly important for basecoat reduction, otherwise, he risks a penalty from auditors if he compensates the shop correctly.

“Basecoat reduction is a huge thing,” he said.

He said that while Audatex and CCC, for example, describe lower deductions, his internal auditors still want him to write higher percentages unless he has documentation proving the shop merited the proper amount.

---

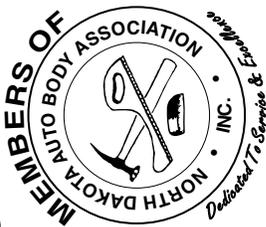
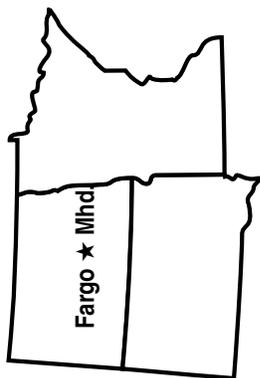
*This article can be found at [www.repairerdrivennews.com](http://www.repairerdrivennews.com)*

## **AUTO BODY BUSINESS FOR SALE IN ROLLA, ND**

**Building is 50 x 60 with an additional 22 x 20 office. Has frame rack, paint booth with mixing room and fire suppression system, two large air compression systems, and dual heating system. There are two additional buildings with fenced in area. Price is negotiable.**

**Contact Dennis 701-477-6201 or 701-230-1622.**

# FARGO-MOORHEAD AUTO DEALERS



## WHOLESALE PARTS GROUP

**GM** Collision Parts



Your Craftsmanship.  
Our Parts.  
Together It's A Work of Art.

Gateway Chev - Cadillac  
501 38th St SW  
Fargo, ND 58103  
Call us at: 1-800-342-4260



PARTS FOR ALL  
GM VEHICLES  
COMPETITIVE  
PRICING  
PHONE  
701-282-8880  
1-800-342-4260  
HOURS 7:30-8:00  
SAT. 8:00-4:00



# VALLEY IMPORTS



VOLKSWAGEN



AUDI



PORSCHE



MERCEDES-BENZ



MITSUBISHI  
MOTORS



SPRINTER

402 40th St., SW • P.O. Box 2280  
Fargo, North Dakota 58103  
Local Hot Line: 277-1782

Toll Free Nationwide: 1-800-676-7667  
Fax: 701-277-1331

AUTHORIZED PARTS FOR

• CHRYSLER

• DODGE

• JEEP

• RAM

• PROMASTER



**DODGE**



**Jeep**

**RAM**

# Corwin

CHRYSLER DODGE JEEP RAM PROMASTER  
301 38TH STREET SOUTH, FARGO, ND 58103

*"Family Driven for Over 100 Years"*

PARTS HEADQUARTERS

701-282-6319

**800-247-1352**

Direct To Parts Dept.



**TOYOTA**

# Corwin

TOYOTA SCION

222 40th Street South  
FARGO, ND 58103

*"Family Driven for Over 100 Years"*

PARTS HEADQUARTERS

701-282-8565

**800-347-0177**

Direct To Parts Dept.



**HONDA**

# Corwin

HONDA

201 40th Street South, Fargo, ND 58103

*"Family Driven for Over 100 Years"*

PARTS HEADQUARTERS

701-492-4184

**800-416-5226**

Direct To Parts Dept.

**Upper Midwest Largest Parts Inventories**  
**Toll-Free Direct Line Access**  
**Overnite Shipments**

**Knowledgeable and Courteous Service**

***The Dealers Who Are Working To Keep Your Business***

# NO HASSLE RETURN POLICY PLUS FREE SHIPPING!

**HONDA, NISSAN, HYUNDAI, VOLKSWAGEN PARTS**

**701-258-1944**

M-F 7:30 am - 5:30 pm  
Sat 8 am - 5 pm

**BISMARCK**  
MOTOR COMPANY  
HONDA • NISSAN • HYUNDAI • Volkswagen



All-New Honda, Nissan, Volkswagen Facilities NOW OPEN • HWY 85 North Bismarck



Genuine  
GM Parts

**701-663-9851**



Genuine  
Subaru Parts

**701-663-8223**



M-F 7:30 am - 8:00 pm • Sat 8 am - 6 pm  
**Mandan, ND**

**Kupperautomotive.com**

# Photo-Based Estimating Is a Joke: A Consumer's Perspective

*Reprinted with permission from BodyShop Business, a Babcox Media company.*

*Josh Cable, SENIOR EDITOR*

It's ironic that in nearly 30 years of driving, I'd never been in a collision – until I started writing for *BodyShop Business*.

The irony wasn't lost on me when a pickup truck rear-ended my car a few months ago.

Although I was rattled, I wasn't upset. I looked at the big picture: It's a 10-year-old car, and nobody was hurt. I was able to drive away with what looked like minor rear-end damage. (Plus, it was my first accident. How lucky can I be?) And I looked at the bigger picture: God has blessed my wife and I with two beautiful, healthy children – and thankfully, they weren't in the car when the accident occurred. How lucky can we be?

Then another thought popped into my head, which was supposed to give me an added measure of comfort: "This is why we have insurance."

Before I talk about my claims experience, let me set the stage: If you haven't figured it out already, my background isn't in collision repair. I'm a writer by trade. Speaking strictly as a consumer, I like my local insurance agent, and I've had mostly positive experiences with my insurance provider. (I won't name names, but it's one of the big ones.)

However, after writing for *BodyShop Business* for a year, I've learned a lot about the dynamic between insurance carriers and collision repairers, and I've learned about some of the things that cause friction between the two parties. Clearly, photo-based estimating is one of those sources of friction.

Now I understand why.

## Next-Day Payment

I'm not sure what possessed me to try my insurer's photo-based estimating app. Maybe I wasn't thinking clearly, still shaken from the collision. Maybe, in the back of my mind, I thought it would make

an interesting story (although I don't remember thinking that at the time). Ultimately, though, I think I was just ... curious.

After calling my insurance company to start the claim process, I downloaded the insurer's app, which includes the photo-estimating feature. The claim handler didn't push it on me, but he mentioned it was an option. He also told me that while it's my legal right as a consumer to choose my own body shop, I might consider taking my car

For starters, I could tell that the muffler assembly had been jostled loose from the collision. It wasn't dragging on the pavement, and it wasn't obvious to the naked eye. But when I reached under the vehicle, I could feel that it was a bit loose. Unfortunately, that was beyond the scope of what I could capture in a cellphone photo (and, as I soon found out, so was a lot of other damage).

Also, the trunk wouldn't latch shut completely. However, it was

---

***I'm not sure what possessed me to try my insurer's photo-based estimating app. ... Ultimately, I think I was just ... curious.***

---

to one of the insurer's network shops, where the repair work comes with a lifetime guarantee. (I told him I'd think about it.)

Based on everything I'd heard and written about photo-based estimating, I had serious doubts about the app. But I went outside to take some pictures anyway. At the very least, I figured it would be a good idea to have some documentation of the damage.

It didn't take long for me to realize that photo-based estimating is a sham.

imperceptible in the photos I was taking. If the app was able to accept a video, I could've demonstrated the damage by repeatedly opening and closing the trunk without using a key – but video isn't an option.

So, I followed the prompts, took some pictures of the car from various angles, and uploaded them through the app – knowing the photos would fail to capture at least two aspects of the damage.

<b>ESTIMATE TOTALS</b>			
<b>Category</b>	<b>Basis</b>	<b>Rate</b>	<b>Cost \$</b>
Parts			0.00
Body Labor	2.7 hrs @	\$48.00 /hr	129.60
Paint Labor	2.7 hrs @	\$48.00 /hr	129.60
Paint Supplies	2.7 hrs @	\$30.00 /hr	81.00
Subtotal			340.20
Sales Tax	\$ 340.20 @	6.7500 %	22.96
<b>Total Cost of Repairs</b>			<b>363.16</b>
Deductible			500.00
Deductible Credit			-500.00
<b>Total Adjustments</b>			<b>0.00</b>
<b>Net Cost of Repairs</b>			<b>363.16</b>

*(Continued on page 14)*

## Photo Based Estimating is a Joke:

*(Continued from page 13)*

It was late afternoon on a Saturday, so I figured I'd have to wait until Monday to take the car to a body shop. But lo and behold when I opened my email on Sunday, there was an estimate from my insurance company.

Later that day, my insurer deposited \$363.16 into my checking account. (I thought to myself, "Wow, that was way too fast.")

Based on the pictures I took with my cellphone, an insurance adjuster had written an estimate that called for R&I of the rear bumper cover; repair of the bumper-cover base; and a partial refinish. Keep in mind it was Sunday, and I hadn't scheduled an appointment with a body shop yet.

I'll be the first to admit that I'm totally unqualified to assess collision damage. You – our readers – are the experts. But even as a layperson, I found it hard to believe that those pictures could've been the basis for a

thorough, accurate estimate. It turns out I was right.

## Photo Estimate Wasn't Even Close

First thing Monday morning, I brought the car to a body shop. Later

that day, I got the shop's estimate. Not surprisingly, it was much longer and more detailed than my insurance carrier's photo-based estimate. In addition to replacing the rear bumper assembly, the estimate called for repairing or replacing a number of

### ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			766.43
Parts Discount	\$299.18	-5.0%	-14.96
Body Labor	15.3 hrs @	\$48.00 /hr	734.40
Paint Labor	6.3 hrs @	\$48.00 /hr	302.40
Paint Supplies	6.3 hrs @	\$30.00 /hr	189.00
Miscellaneous			24.00
Subtotal			2001.27
Sales Tax	\$ 2001.27 @	6.7500 %	135.09
<b>Grand Total</b>			<b>2,136.36</b>
Deductible			500.00
Deductible Credit			-500.00
Insurer Prepaid Amount			363.16
<b>CUSTOMER PAY</b>			<b>363.16</b>
<b>INSURANCE PAY</b>			<b>1,773.20</b>

# Corwin WHOLESALE PARTS

*"Family Driven for Over 100 Years"*

- ◆ **Largest OE Chrysler, Dodge, Jeep, Ram, Honda, Toyota, Scion Parts Inventory in North Dakota**
- ◆ **Free Freight on All Orders**
- ◆ **Hassel Free Returns**
- ◆ **A North Dakota Based Business**
- ◆ **Committed To Your Total Satisfaction!**

**CHRYSLER DODGE  
JEEP RAM PROMASTER  
1-800-247-1352**

**TOYOTA SCION  
1-800-347-0177**

**HONDA  
1-800-416-5226**



other parts related to the exhaust system, quarter panel, trunk lid and rear body and floor.

The estimated cost to fix my car, according to the body shop, was \$2,136.36.

Keep in mind this was a network shop. Some of you might excoriate me for choosing a DRP shop, but I chose the facility because it was close to my workplace, had onsite car rental and had an excellent reputation.

When I told one of the shop's estimators that I'd tried my insurer's photo-based app, he rolled his eyes. He said – as diplomatically as he could – that he wasn't a fan of photo estimating, and that they'd have to file a supplement. He also was well-aware that my insurance company had downsized hundreds of its adjusters – some of whom he'd known for years – and replaced them with the app. When I asked him what he thought about it, I could tell he was biting his tongue. Hard.

Overall, the repair process went smoothly. The shop kept me informed

every step of the way, through calls, emails and texts. When I got my car back, it looked great. In the insurer's customer-satisfaction survey, I gave the shop high marks, although not all 10's – which prompted a call from the shop afterward to ask why. I guess it's true that insurers come down hard on their network shops if they don't get a perfect score.

When insurance companies talk about photo-based estimating, they say they're just giving consumers what they want. And there's some truth to that: As a consumer, I'm all for making the claims process better, simpler and faster; if technology can help with that, great. But I also want my vehicle repaired properly. And I don't see how photo-based estimating accomplishes any of those things. It just tempts unwitting consumers to pocket their quick insurance payout – while the insurance company pockets the difference between the photo estimate and the true cost of a proper repair.

As I mentioned in the customer-

satisfaction survey, it's impossible to thoroughly assess collision damage – and the hidden effects of the collision forces – based on a few cellphone photos. There's no substitute for the judgment of a trained, experienced collision repair professional. That's something I've learned from working for this magazine.

I have no biases for or against insurers or body shops. I come to this industry with a neutral perspective. I don't believe that all insurance companies are evil, and I don't believe that every body shop is good. But since my collision, I can tell you that photo-based estimating is a joke. And the only ones laughing are the insurance companies.

*This article can be found at  
[www.bodyshopbusiness.com](http://www.bodyshopbusiness.com)*

**SUPPORT  
OUR  
ADVERTISERS**

**Without  
them we  
will not  
have a  
magazine.**

**LARGE INVENTORY**

• National Parts Locator • Competitive Discounts  
• "No-Hassle" return policy • CollisionLink Dealer

**MINOT  
AUTOMOTIVE  
CENTER**



**DODGE // Jeep**  **RAM**

3615 South Broadway • PO Box 1607 • Minot, ND 58701

**1-800-598-1220 • 1-701-857-9250**

Fax 1-877-622-7278 • 1-701-857-9258

**mctcparts@srt.com**

**Hours: 8:00am - 6:00pm M-F 8:00am - 5:00pm Sat.**

# Adjuster: Want to get paid? Document everything your auto body shop does

*By John Huetter on January 5, 2018, Repairer Driven News (SCRS)*

A staff appraiser for a small national insurer this week pushed collision repairers to document every element of a collision repair, describing it as “a little more work, to get paid a lot more.”

The adjuster, whom we’ve agreed to keep anonymous to protect his job, provided a fascinating look at the business from an insurer’s perspective in an interview with us. He strongly encouraged shops to follow the lead of Montana shop owner Matthew McDonnell and his message of “transparency.”

McDonnell, who owns the small MSO the McDonnell Group, in 2017 promoted the idea that documentation gets a shop paid in interviews with us, at a Collision Industry Conference and at SEMA. The Montana repairer has said he learned how to properly document a repair from Collision Advice CEO Mike Anderson and by asking two insurers to teach what they needed.

It’s paid off with what McDonnell said was a 90 percent accounts receivable success rate despite often having “200-line estimates.”

McDonnell teaches “show what you do, and get paid for what you do,” the adjuster said. Label parts, photograph every step of a repair, and provide the OEM information to support what you’re doing.

“You’re going to get paid if you do all of those things, without an argument,” the appraiser said. “... I’ll pay you. Just show me.”

Shops who provide a “half-done estimate with no photos, I’m not paying you,” he said.

The insurer agreed that “severity’s definitely higher” for his carrier when this happens, but as so few shops — he estimated 5 to 10 percent — show their work, “Are we really paying that much more?”

“I do not get dinged in no way shape or form,” the adjuster said of his higher severity. The company ceased to grade adjusters on severity. Instead, it cares about factors like “leakage” and how many claims a staffer is handling.

“If it’s required to be there ... we will absolutely follow what the OEM standards say,” he said of his company.

“You could teach a 12-year-old to do our job,” he said: If it’s documented, it gets paid. If every shop in the country learned from McDonnell, “insurance companies aren’t gonna like it.”

## Documentation protects insurer against ‘leakage’ audit

“Leakage” in this case involves the adjuster paying line items on an estimate without something to support the decision, according to the adjuster.

This reveals why documentation is crucial. You might be frustrated at having to prove your work or expert opinion over and over. But the adjuster will be audited on how much documentation he provides to back up what he paid you, and he needs that material to protect himself even if he knows you’re right.

“That’s exactly it,” he said.

The appraiser’s company always pays with the documentation, but even if it didn’t, a shop could give the proof of the repair and the OEM instructions supporting it to the customer and let them challenge the carrier for denying something that obviously needed to be



*McDonnell Group President Matthew McDonnell, right, speaks during a Collision Industry Conference Insurer-Repairer Relations Committee session Oct. 31, 2017, while Barry Dorn, owner of Dorn’s Body & Paint listens. (John Huetter/Repairer Driven News)*

done, he suggested.

“If it’s required, it needs to be paid,” the adjuster said.

## Shops ‘lazy’ about documentation

The real reason many shops aren’t getting paid is “they’re lazy,” he said.

“They don’t want to show in-process photos,” he said.

Are you fixing marks left by a frame machine? Show pre- and post-repair photos. Welding a quarter panel? Do the same. “Show all the damage,” he said.

Is a trunk interior a different color than the exterior? “Show a picture.” Want to get paid for a painter’s time cleaning their gun? Document it.

Nine out of 10 shops don’t bother showing pre- and post-measurements of frame straightening, so why pay for it?

Many shops, “they don’t show very

many photos at all,” the appraiser said. He recalled a BMW X5 with \$27,000 worth of damage — and the shop only took nine photos. ““You know what, I’m not paying you,”” he said.”

“That’s the issue that a lot of shops have to insurance companies,” he said.

Asked why a professional opinion wouldn’t be enough, as seems to be the case with doctors, the appraiser recounted one example of a health insurer who had demanded a photo of a surgical procedure.

“It’s pretty much the same thing as us in this field,” the appraiser said. “... They’re asking for photos as well.”

Asked if he paid a shop for the time they spent collecting such exhaustive documentation, he wrote in an email, “I have never paid for administrative time, I feel that is part of getting paid. If it’s not documented you don’t get paid.”

This adjuster requires documentation to educate himself, survive an audit, and encourage the car to be fixed properly by sending shops to the OEM repair procedures. However, there’s also a cost-containment element as well, he acknowledged.

“If you don’t do it, I don’t pay for it,” he said.

### Scanning

This adjuster pays for his own training into auto body repair. It’s not provided by his company, nor do his colleagues seem to be pursuing it on their own, he said. This training has taught him the importance of certain procedures like scanning, but the knowledge also can be used to suit his needs as a carrier.

For example, the adjuster says he knows he will always pay for scanning; he knows it’s necessary. However, if a shop doesn’t ask for scanning, he doesn’t include it on an estimate.

If the shop is savvy enough to do so, he will approve that line item but zero it out (\$0). Once documentation is provided proving the scan — for example, an output showing the codes and the VIN of the car — he automatically pays the shop’s bill.

“I will absolutely pay for it,” he said. “... I don’t question scanning at all.”

This has been convenient for shops who know him — they can go ahead

and scan the car, as he won’t fight them on it as long as they ultimately support it with documentation.

The company formally authorized appraisers to pay for scanning in October 2017, but “I’ve been paying it since Day One” without issue, he said.

He said he’s even used his familiarity with OEM repair procedures to nudge a couple of shops eager to learn in the right direction and improve both the repair quality and his own knowledge. If they add a procedure, he’ll ask if it’s what the OEM states.

“I now know if they’ve pulled them or not,” he said. The customer ideally gets a better repair, the claim file has its documentation, and he gets a chance to read repair procedures.

### When insurer knows correct repair, shop doesn’t

Trying to grow one’s expertise through training can produce situations where the adjuster knows a necessary repair procedure being done. He said his shops who show an interest in

learning will get a nudge in the right direction. But he’s not going to include the item for just any shop unless the shop asks for and documents it.

“I know it needs to be done, and they’re not doing it,” he said, calling that a difficult thing.

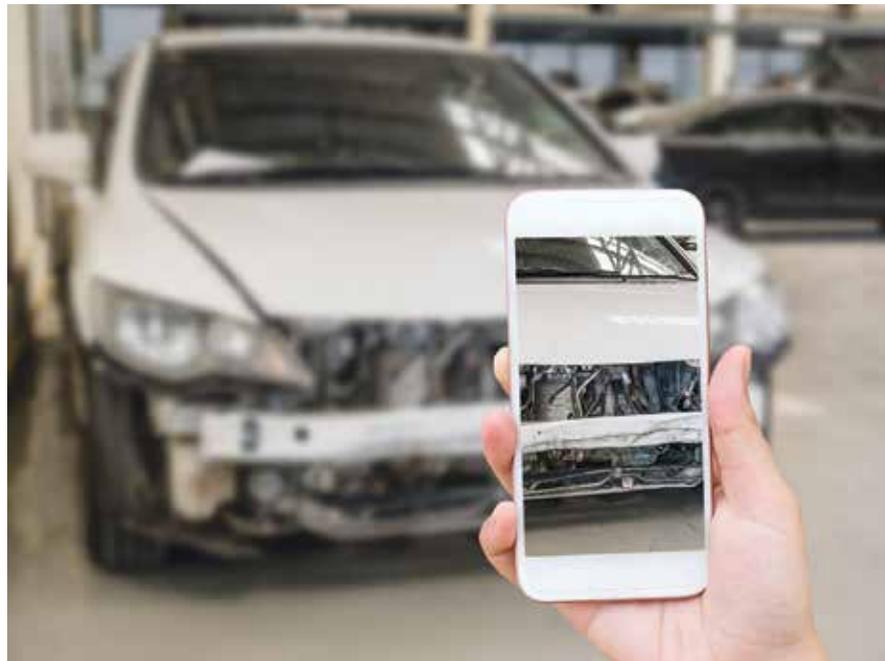
But at the end of the day, “the shop repairs the car,” he said — he won’t add items that should be done to an estimate just so the repairer will do them. “I don’t say, ‘Why isn’t it on there?’” he said.

“I know it should be on there,” he said, but he said he also knows who pays his salary.

He said he encounters a dilemma “every single day” regarding shop choice; he can’t tell the customer to take it somewhere else if he doesn’t think the shop is correct. He won’t always nudge the customer to ask for the correct repair either; however, if the policyholder asks the right questions, “I will not lie to them.”

---

*This article can be found at  
[www.repairerdrivennews.com](http://www.repairerdrivennews.com)*




---

***A staff appraiser for a small national insurer pushed collision repairers to document every element of a collision repair, describing it as “a little more work, to get paid a lot more.”***

---



# Chess: For repairers spot-welding today, 'biggest problem is the tips'

By John Huetter on December 1, 2017, *Repairer Driven News (SCRS)*

Incorrectly prepared or selected welder tips are a common culprit in faulty squeeze-type resistance spot welds, Society of Collision Repair Specialists panelists cautioned in an new video.

The advice on tips was one of the major takeaways in Part 2 of a free SCRS educational video trilogy on spot welding. That film and Part 3 debuted Nov. 22 and followed Part 1's release in September.

SCRS Education Committee Co-Chairman Toby Chess (Kent Automotive), one of the film's four panelists, said techs often file or grind down their spot welder tips instead of dressing them properly "because they're in a rush."

Sparks might fly from tips which aren't perpendicular to the substrate surface, Chess said. In squeeze-type resistance spot welding, "when sparks fly, that weld is no good," said fellow panelist and SCRS board member Dave Gruskos (Reliable Automotive Equipment).

Tips worn in just one area can allow

air into the weld, increasing resistance and creating heat, according to Chess. "That heat's going to create blowouts of your welds," he said.

With STRSW welders, the "biggest problem is the tips," Chess said.

Panelist Barry Dorn (Dorn's Body & Paint), a former SCRS chairman, noted that managers might not often see the tips' condition and asked how frequently they should be replaced.

"You look for the tips being clean," Gruskos said. Good tips nowadays might be made from a high enough quality material that a scuff pad would be enough to clean them, he said.

Some modern welders even keep track of your spot welds "and force you to clean your tips" past a certain threshold, he said.

Kye Yeung (European Motor Car Works), now SCRS' chairman, said that the proper training is important so that techs know when the tips need to be dressed or replaced.

"I see most of the equipment out there is in average to poor condition," Chess said, describing going out and looking

at tips and consumable drawers.

"It's like your car," Chess said — it's an expensive piece of equipment that needs to be upgraded and maintained.

Of course, sometimes shops just don't know what's right and wrong, which just goes back to a need for training, according to Chess. Welder manufacturers often have good training programs, and I-CAR has a "very good class" on squeeze-type resistance spot welding as well, he said. The course now demands a spot welder so that students can see the actual procedures.

It's not just a matter of clean tips. "The proper tip is key," Gruskos said. Often, the tip required for a particular vehicle weld isn't a tip a tech is used to — such as a smaller tip from an "old inferior welder."

"He puts the wrong tips on the welder" to accommodate his own preferences — not those of the manufacturer, Gruskos said.

"You have to keep the welder the way it was designed to work," Gruskos said.

*This article can be found at*  
[www.repairerdrivennews.com](http://www.repairerdrivennews.com)

## Winning is nice; losing is a better teacher.

**A word of encouragement during failure is worth much more than a dictionary of praise after success.**

*It doesn't do any harm to dream as long as you get up and hustle when the alarm goes off.*

*Why does my doctor always say, "You'll soon be back to your old self," when it was my old self that brought me to him in the first place?*

**Given with love, a fist full of dandelions means as much as a dozen roses.**

**To handle yourself, use your head.  
To handle others, use your heart.**

*Small talk is the only thing that comes out of big mouths.*

**Many people have a spark of genius, but it's also true that many have ignition troubles.**

*Reputation is a big bubble that bursts when you try to blow it up yourself.*

**The younger we are, the more we want to change the world. The older we are, the more we want to change the young.**

*An error is like a leak in the roof of your house — the amount of damage it can do depends on how fast you fix it.*

**Wisdom is knowing when and how to appear ignorant.**

# Rydell Auto Center

[www.rydellcars.com](http://www.rydellcars.com)  
[www.autopartsnd.com](http://www.autopartsnd.com)



# R

staff has over 200 years of parts experience.

# R

parts department will ship parts to your door via our own truck (where available), SPEEDEE, Cross Country, Common Courier, UPS, or mail; whichever you prefer.

# R

parts department offers competitive prices and a "No-Hassle" return policy.

# R

inventory of Powertrain and Collision parts is the largest in North Dakota.

At *Rydell* Auto Center  
 your satisfaction is **R** #1 goal.

Genuine  | **Parts**

Grand Forks, ND  
 Toll-Free Nationwide: 1-800-354-7278  
 Parts Direct Local: 1-701-746-0412  
 Fax: 1-701-772-3377  
 Honda-Nissan: 1-800-344-1022

# Hidden Costs Behind Low Quality Parts

*Reprinted with permission from BodyShop Business, a Babcox Media company.*

In the auto parts industry, there is a common misconception among vehicle owners and also some auto body shops regarding the purchase and use of OE (original equipment) versus aftermarket parts. It's not always better to try and save a few dollars by purchasing the cheaper parts for a repair. Consumers expect to buy OE parts at a lower price, but this belief is what drives many shops and dealers to offer these parts along with, or in place of, OEM parts.

An article published by GMB titled *High Costs of Low Quality Parts* discusses how the numbers add up for retailers selling aftermarket parts rather than OE parts. Upfront, it may appear that the lower-quality, aftermarket parts are cheaper to the consumer and/or shop, but it is important to understand the hidden costs associated with purchasing them.

## Hidden Costs of Low Quality Parts

### 1. Labor

The amount of time it takes a technician to work on repairing cars using OEM parts versus aftermarket

parts is a big difference. When OEM parts are used, there is a guarantee to fix the repairs faster, knowing that the OE parts will fit the first time. Repairing vehicles with aftermarket parts proves to take more time because the technician will often have to make adjustments to the non-OE parts in order to get the parts to fit correctly.

### 2. Returns

Many times, when aftermarket parts are used in repairs, they need to be returned. When using non-OE parts, you are not guaranteed that the part will fit or work the way you assume it will. As a result, the shop manager then has to return the part and wait for another one. This could happen multiple times during a repair. The 2015 Body-Shop Business Shop Profile survey stated certified AM parts are returned 29% of the time, compared to 6% for OE parts, almost 5 times more often.

### 3. Customer feedback

The points listed above are the main reasons why using aftermarket parts on repairs can affect shops' relationships with customers. For auto body shops,

low-quality parts disturb operations, produce a lower-quality repair, can result in the repair taking longer to get completed, and can lead to bad online reviews that will diminish future sales.

It is also important to take time to educate consumers as well. Many times, a vehicle owner thinks that they are saving money by using non-OE parts for the repair of their vehicle. Shops need to take the initiative to educate their customers on the items listed above to help understand that, at the end of the day, a consumer could be paying more out of pocket when having aftermarket parts used in the repairs.

While aftermarket parts may seem like a better deal than OEM-grade parts, they often carve away at profits and limit business growth. Using OEM parts leads to better, safer repairs with less labor time and fewer return of parts. This practice, in turn, will ensure better relationships with customers and an increase in approval among colleagues and partners in the industry.

*This article can be found at [www.bodyshopbusiness.com](http://www.bodyshopbusiness.com)*

**QUALITY PARTS**  
**PAM's Auto**  
**GUARANTEED!**

**PAM's Auto specializes in recycled, remanufactured, OE new, and aftermarket parts.**

**The first NSF certified distributor and recycler!**

BROWSE & SHOP ONLINE  
**pamsauto.com**

YouTube Twitter Facebook

**NSF**

**800-560-7336**



# ST. PAUL - MPLS.

## WHOLESALE PARTS

SCOTT JAFFE, Group Representative (763) 360-2645

### Acura

  
**ACURA**  
**BUERKLE**  
**ACURA**  
 Nationwide Toll Free  
**1-800-717-3109**

### Alfa Romeo

  
**Schmaltz**  
 COUNTRYSIDE  
 Nationwide Toll Free  
**1-866-869-0481**

### Chevy

  
**ROSEDALE**  
**CHEVROLET**  
 Nationwide Toll Free  
**1-800-247-0585**

### Chrysler

  
**ROSEVILLE**  
**CHRYSLER**  
 Nationwide Toll Free  
**1-800-800-7244**

### Dodge

  
**ROSEVILLE**  
**CHRYSLER**  
 Nationwide Toll Free  
**1-800-800-7244**

### Fiat

  
**Schmaltz**  
 COUNTRYSIDE  
 Nationwide Toll Free  
**1-866-869-0481**

### Honda

  
**Luther** | **brookdale**  
**HONDA**  
 Nationwide Toll Free  
**1-800-899-8900**

### Hyundai

  
**Luther** | **Bloomington**  
 Hyundai  
 Nationwide Toll Free  
**1-877-801-0641**

### Jeep

**Jeep**  
**ROSEVILLE** | **Jeep**  
 CHRYSLER  
 Nationwide Toll Free  
**1-800-800-7244**

### Mazda

  
**MORRIE'S**  
 MINNETONKA  
 MAZDA  
 Nationwide Toll Free  
**1-800-328-5714**

### Nissan

  
**Kline Nissan**  
 of Maplewood  
 Nationwide Toll Free  
**1-800-555-8332**

### Saab

**SAAB**  
**Schmaltz**  
 COUNTRYSIDE  
 Nationwide Toll Free  
**1-866-869-0481**

### Saturn

  
**ROSEDALE**  
**CHEVROLET**  
 Nationwide Toll Free  
**1-800-247-0585**

### Scion

  
**Rudy Luther** | **Toyota**  
**Scion**  
 Nationwide Toll Free  
**1-800-742-5690**

### Toyota

  
**Rudy Luther** | **Toyota**  
**Scion**  
 Nationwide Toll Free  
**1-800-742-5690**

### Volkswagen

  
**Schmaltz**  
 COUNTRYSIDE  
 Nationwide Toll Free  
**1-866-869-0481**

### Volvo

  
**Kline Volvo**  
 of Maplewood  
 Nationwide Toll Free  
**1-800-328-9614**

Proud supporter of



## PAINT FREE DENT REMOVAL

Working with body shops to bring *accountability, reliability and credibility* to paint free dent removal. We can handle all aspects of the PDR repair: write estimates, schedule, supplements, repair and deliver  
Written Lifetime Warranty



**(866) 960-8028**  
**www.dentsmart.com**





**PARTS EXPRESS**

Your Total Source For Wholesale Parts

Proud Supporters of:



**HONDA**

**Luther Brookdale Honda**  
Brooklyn Center, MN  
Direct ..... 763-331-6880  
Toll-Free ..... 1-800-899-8900  
Fax ..... 763-331-6881

**Luther Hopkins Honda**  
Hopkins, MN  
Direct ..... 952-908-8585  
Toll-Free ..... 1-800-328-6016  
Fax ..... 952-908-8581

**Luther Mankato Honda**  
Mankato, MN  
Direct ..... 507-386-7800  
Toll-Free ..... 1-800-733-8059  
Fax ..... 507-386-7801

**Luther Honda of St. Cloud**  
St. Cloud, MN  
Direct ..... 320-252-4262  
Toll Free ..... 1-800-297-3323  
Fax ..... 320-252-9217

**TOYOTA SCION**

**Luther Brookdale Toyota Scion**  
Brooklyn Center, MN  
Direct ..... 763-331-6780  
Toll Free ..... 1-800-328-2486  
Fax ..... 763-331-6781

**Rudy Luther Toyota Scion**  
Golden Valley, MN  
Direct ..... 763-222-2170  
Toll Free ..... 1-800-742-5690  
Fax ..... 763-222-2171

**KIA**

**Luther Kia**  
Inver Grove Heights, MN  
Direct ..... 651-453-9296  
Toll Free ..... 1-800-377-4125  
Fax ..... 651-457-5009

**Luther Bloomington Kia**  
Bloomington, MN  
Direct ..... 952-258-8480  
Toll Free ..... 1-866-708-9981  
Fax ..... 952-258-8481

**MITSUBISHI**

**Luther Brookdale Mitsubishi**  
Brooklyn Center, MN  
Direct ..... 763-503-4695  
Toll Free ..... 1-877-566-7171  
Fax ..... 763-503-4764

**ACURA SUBARU**

**Luther Bloomington Acura Subaru**  
Bloomington, MN  
Direct ..... 952-887-0600  
Toll Free ..... 1-800-451-5078  
Fax ..... 952-881-1787

**Luther White Bear Acura Subaru**  
White Bear Lake, MN  
Direct ..... 651-481-3180  
Toll Free ..... 1-800-852-3992  
Fax ..... 651-486-2775



**VOLKSWAGEN**

**Luther Burnsville Volkswagen**  
Burnsville, MN  
Direct ..... 952-892-9470  
Toll Free ..... 1-800-328-2842  
Fax ..... 952-892-9471

**Luther Westside Volkswagen**  
St. Louis Park, MN  
Direct ..... 952-374-0700  
Toll Free ..... 1-888-464-5426  
Fax ..... 952-374-0705

**Luther Park Place Motor Cars**  
Rochester, MN  
Direct ..... 507-535-3225  
Toll Free ..... 1-800-745-1358  
Fax ..... 507-424-0195

**Luther Brookdale Volkswagen**  
Brooklyn Park, MN  
Parts Direct ..... 763-331-6480  
Fax ..... 763-331-6481

**HYUNDAI**

**Luther Bloomington Hyundai**  
Bloomington, MN  
Direct ..... 952-377-2080  
Toll Free ..... 1-877-801-0641  
Fax ..... 952-377-2081

**Luther Burnsville Hyundai**  
Burnsville, MN  
Direct ..... 952-367-4680  
Fax ..... 952-367-4681

**INFINITI**

**Luther Infiniti of Bloomington**  
Bloomington, MN  
Direct ..... 952-885-7050  
Toll Free ..... 1-888-857-2787  
Fax ..... 952-885-7051

**JAGUAR LAND ROVER LOTUS**

**Jaguar Land Rover Lotus of Minneapolis**  
Golden Valley, MN  
Direct ..... 763-222-2290  
Toll Free ..... 1-800-328-8436  
Fax ..... 763-222-2281

**Audi BMW**

**Luther Park Place Motor Cars**  
Rochester, MN  
Direct ..... 507-535-3225  
Toll Free ..... 1-800-745-1358  
Fax ..... 507-424-0195

**FIAT**

**Fiat of Minneapolis**  
Brookdale, MN  
Direct ..... 763-222-2608  
Fax ..... 952-314-9667

**mazda**

**Luther Brookdale Mazda**  
Brooklyn Center, MN  
Direct ..... 763-503-4695  
Toll Free ..... 1-877-566-7171  
Fax ..... 763-503-4764

**NISSAN**

**Luther Nissan**  
Inver Grove Heights, MN  
Direct ..... 651-453-9296  
Toll Free ..... 1-800-377-4125  
Fax ..... 651-457-5009

**Ford Lincoln Mercury**

**Luther North Country Ford-Lincoln-Mercury**  
Coon Rapids, MN  
Direct ..... 763-259-2282  
Toll Free ..... 1-800-417-4203  
Fax ..... 763-767-7266

**Luther Family Ford**  
 Fargo, ND  
Direct Mechanical . . 701-277-4121  
Direct Collision . . . 701-277-1861  
Toll Free Mechanical 1-800-253-8712  
Toll Free Collision. 1-800-274-2639  
Fax ..... 701-277-4037

**GM GMC BUICK**

**CHEVROLET**

**Luther Brookdale Chevrolet Buick GMC**  
Brooklyn Park, MN  
Direct ..... 763-222-1860  
Toll Free ..... 1-800-727-0427  
Fax ..... 763-222-1861

**Luther Family Buick GMC**  
 Fargo, ND  
Direct ..... 701-356-7160  
Toll Free ..... 1-800-347-0074  
Fax ..... 701-356-7161

**Luther Hudson Chevrolet GMC**  
Hudson, WI  
Direct (WI) ..... 715-386-2341  
Direct (MN) ..... 651-436-5231  
Toll Free ..... 1-800-221-3711  
Fax ..... 715-377-4955

**Luther John Hirsch's Cambridge Motors**  
Cambridge, MN  
Toll Free ..... 800-247-1168  
Fax ..... 763-689-4650

**CHRYSLER**

**DODGE Jeep**

**Luther Brookdale Chrysler Jeep Dodge**  
Brooklyn Center, MN  
Direct ..... 763-536-7644  
Toll Free ..... 1-800-442-3004  
Fax ..... 763-536-2292

**Luther Hudson Chrysler Dodge Jeep**  
Hudson, WI  
Direct ..... 715-377-5396  
Toll Free ..... 1-800-236-1333  
Fax ..... 715-377-5394

**Luther John Hirsch's Cambridge Motors**  
Cambridge, MN  
Toll Free ..... 1-800-247-1168  
Fax ..... 763-689-4650

Where Quality,  
Price And Service Meet  
[www.lutherauto.com](http://www.lutherauto.com)