

MCRA

MONTANA COLLISION REPAIR ASSOCIATION

Montana Collision Repair Association

Yes we have updated our name! You may have noticed some changes in our association communications. **It is not a typo!!**

We are now the **Montana Collision Repair Association!** And stronger than ever!

The MCRA is excited to announce the Spring Meeting line up. 2014 was a busy year for the MCRA and 2015 serves a full plate to Montana's collision repair industry.

The Business Breakfast Meeting in Missoula will be a very important meeting for every member to attend. We will do an overview of what the Board has been working on. Legislation, documentation for the Montana State Auditor, enforcement of existing law in Montana and continuing education for the industry. Please plan to attend. Your voice will be heard.

The educational component of this meeting is a blockbuster event for Montana. Mike Anderson is bringing an Industry Day to Missoula. After the MCRA Business Meeting, we will be turning him loose to bring the very best education, team building, and better business practices than ever. Anderson is bringing Mike Jones to Montana. Mike Jones is President of Discover Leadership Training and a well known speaker/advocate to the collision repair industry. Jones is also the author of the book, *Unreasonable Possibilities*.

In addition to Mike Jones, other industry topics will be woven into this industry day. Some of these topics will be on the Agenda: State of the Industry-

Mike Anderson; Enterprise-Frank Laviola- State specifics on LOR Length of Rental, Hours Per Day – State Statistics for Montana, and how to utilize reporting to improve your cycle time. CCC1 Ray Chew –Quick tips on Estimating in CCC1, statistics for the State of Montana and understanding reporting from CCC1 that is available to you to better understand-repair versus replace stats. Write it Right-Estimatics by Mike Anderson.

As soon as speakers are confirmed– we will let you know! Any one of these agenda items have great value- putting this all together is priceless.

The MCRA Board is encouraging everyone to stay for the Saturday night program with Mike Anderson and Mike Jones. This will be an informal personal development - be better at everything you do in your business and your life evening. Some MCRA Board members are graduates of the Discover Leadership Training Program and see the commanding significance this program brings to Montana.

- **MCRA Board Member Todd Litton** *“I feel that the March meeting with Mike Anderson and Mike Jones will be one of the most powerful and impactful meetings that MCRA has ever put together. These people can change your lives!”*
- **MCRA Board Member Paul Flores** *“If there is one thing that you could do to set the stage for your life, this is it!” “Not Over”!*
- **MCRA Board Member Matthew McDonnell**, *“I like to surround myself with people in this industry better than I, so some of that good stuff has to rub off,” says Matthew McDonnell, “there are no two better people in the world than Mike Anderson and Mike Jones to make that happen.” “That good stuff spills over!”*



SPRING MEETING – March 27 and 28
Industry Day with Mike Anderson and Mike Jones!!
Mike Anderson Brings an Industry Event to Montana
Like You Have Never Seen Before



MONTANA COLLISION REPAIR ASSOCIATION

**SPRING MEETING
2015**

March 27 and 28 ~ Missoula, Montana

*We are at the beautiful Doubletree by Hilton
On the Clark Fork River in Missoula
406-728-3100 MCRS Rate \$99.00*

Mike Anderson Industry Day **“Victim to Victory”**

Mike Anderson Brings an Industry Event to Montana Like You Have Never Seen Before

- National Speaker, Mike Jones of Discover Leadership Training
 - Author of “Unreasonable Possibilities”
- And A First Class Line up of National Industry Relevant Speakers
 - Speaker Names Out Soon ~ Plan on Saturday Night

If you have questions - call a MCRA Board member today!!!

Agenda

March 27 - 6:00 - ? MCRA Meet and Greet

March 28 – 7:00 a.m.- 9:30 a.m. MCRA Business Breakfast Meeting

March 28 – 9:00 a.m. - 5:00p.m. Mike Anderson Industry Day (includes lunch and breaks)

**March 28 - 6:00 – 9:00 Dinner and Conversation with Mike Anderson and Mike Jones
Discover the I in Team Saturday night with your MCRA colleagues**

MCRA Members \$200.00
Additional Attendees \$150.00

Non Members \$250.00
Additional Attendees \$200.00

Business Name _____ **Phone** _____

Attendee Name _____ **\$** _____

Second Attendee _____ **\$** _____

Total _____ **\$** _____

Please mail to:
MCRS P.O. Box 157
Lambert, Montana 59243

Questions? Call
Janet Chaney 480-720-2565

SEE YOU IN MISSOULA !!!!!!!!!!!!!!!!!!!!!!!
Mtcollisionrepair.com

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Industry News

MCRA Legislation in Full Swing

Senator Gordy Vance has introduced SB132 to the Business Labor and Economics Committee. This legislation is focused on the consumer and complete disclosure at the time the policy is sold. This takes the burden of misunderstanding from the consumer and the shop.

SB132 has had its first hearing before the Business Labor and Economics Committee.

MCRA Board Members, Mike Mitchell, Brad Meuli, Jeramy Myers, Matthew McDonnell, Bruce Halcro and Past President Max Yates were in attendance. "I think we had a good hearing and am thankful that the Chair allowed both sides to be heard," states Bruce Halcro, Capital Collision, Helena.

The success of the MCRA legislative efforts are due to you, our members and Montana's collision repair industry to get involved. We will keep you informed with the progression of the bill and we will be asking you to contact your legislators to let them know you support the bill.

64th Legislature SB0132.01

1 policy;

2 (b) may require the use of aftermarket parts as opposed to original equipment manufacturer parts in the

3 repair of a motor vehicle under the motor vehicle liability policy; or

4 (c) will not pay for repairing the motor vehicle with original equipment manufacturer parts as opposed

5 to aftermarket parts.

6 (2) The disclosure required under this section must inform the consumer that:

7 (a) the insurer requires or might require the use of aftermarket parts in the repair of a motor vehicle and

8 the insurer will not or might not pay for the use of original equipment manufacturer parts in the repair of a motor

9 vehicle under the motor vehicle liability policy;

10 (b) aftermarket parts are manufactured by an entity other than the original equipment manufacturer;

11 (c) the use of aftermarket parts might affect the original manufacturer's warranty or extended warranties;

12 and

13 (d) the use of the aftermarket parts might affect the lease agreement of a motor vehicle.

14 (3) An insurer who fails to provide the disclosure required under this section commits an unfair method

15 of competition or a deceptive act or practice in the business of insurance as provided in Title 33, chapter 18.

16 (4) An insurer must note when a consumer refuses to acknowledge the disclosure required under this

17 section.

18

19 NEW SECTION. Section 3. Codification instruction. [Section 2] is intended to be codified as an

20 integral part of Title 33, chapter 23, part 2, and the provisions of Title 33, chapter 23, part 2, apply to [section 2].

21

22 NEW SECTION. Section 4. Effective date. [This act] is effective January 1, 2016.

23

24 NEW SECTION. Section 5. Applicability. [This act] applies to motor vehicle liability policies issued on

25 or after January 1, 2016.

26 - END -

64th Legislature SB0132.01

1 SENATE BILL NO. 132

2 INTRODUCED BY G. VANCE

3

4 A BILL FOR AN ACT ENTITLED: "AN ACT REQUIRING INSURERS TO PROVIDE DISCLOSURE REGARDING

5 COVERAGE FOR AFTERMARKET MOTOR VEHICLE PARTS; AMENDING SECTION 33-23-204, MCA; AND

6 PROVIDING A DELAYED EFFECTIVE DATE AND AN APPLICABILITY DATE."

7

8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

9

10 **Section 1.** Section 33-23-204, MCA, is amended to read:

11 **"33-23-204. Definitions.** As used in this part, the following definitions apply:

12 (1) "Aftermarket part" means a part for a motor vehicle made by an entity other than the original

13 equipment manufacturer or an approved affiliate. The term includes any recycled, remanufactured, or other part

14 that is not new, including a part recycled or remanufactured by the original equipment manufacturer or an

15 approved affiliate.

16 (1)(2) (a) "Motor vehicle" means a vehicle propelled by its own power and designed primarily to transport

17 persons or property upon on the highways of the state.

18 (b) The term does not include a bicycle, as defined in 61-8-102, an electric personal assistive mobility

19 device, as defined in 61-1-101, and or a motorized nonstandard vehicle, as defined in 61-1-101.

20 (2)(3) "Motor vehicle liability policy" means a policy of automobile or motor vehicle insurance against

21 liability required under Title 61, chapter 6, parts 1 and 3, and all additional coverages included in or added to the

22 policy by rider, endorsement, or otherwise, whether or not required under Title 61, including, without limitation,

23 uninsured, underinsured, and medical payment coverages.

24 (4) "Original equipment manufacturer part" means a part for a motor vehicle manufactured by the original

25 equipment manufacturer or an approved affiliate."

26

27 NEW SECTION. Section 2. Required disclaimer -- original equipment manufacturer parts --

28 aftermarket parts. (1) An insurer shall provide written disclosure to a consumer, acknowledged in writing by the

29 consumer, before issuing, delivering, or accepting a premium for a motor vehicle liability policy if the insurer:

30 (a) requires the use of aftermarket parts in the repair of a motor vehicle under the motor vehicle liability

MCRA 2014 Scholarships Awarded

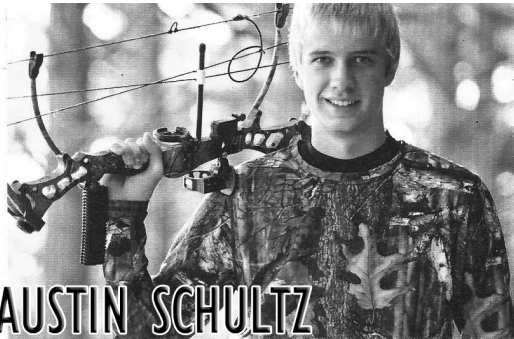


Todd Litton Talks To the MCRA Membership About The Scholarship Program

Todd Litton, MCRA Board Member and Owner of American Auto Body, in Billings is a true advocate for young people joining the collision repair industry. Litton has worked with the Montana State University, Billings to sustain the MCRA Scholarship Fund. We are proud to introduce you to the MCRA Scholarship winners for 2014.

MONTANA COLLISION REPAIR ASSOCIATION

Scholarship FUND



AUSTIN SCHULTZ

Dear Montana Collision Repair Specialists,

Thank you so much for giving me the \$500 scholarship. I really appreciate it!

My name is Austin Schultz. I am from Richey, a small town in eastern Montana where the community is very close. I live on a farm with my mom and my dad.

I plan to complete my degree in auto collision repair and refinishing and go back to my community and work at a body shop. Maybe someday I will open up my own shop.

This scholarship will be very useful in paying for college. Thanks again!

Austin Schultz

Dear Mr. Todd Litton;

Thank you for your generosity for providing the Montana Collision Repair Specialists Scholarship. This scholarship will help me by giving me more money to spend on getting the tools I need for the classes I take. Money is tight for me even with financial aid so the extra money I may get will help that much more.

While I may be a college student, I am a boy scout as well and enjoy being in the outdoors but I enjoy cars more. I was born in Great Falls but I have been in Billings most of my life. My mom has bad health so I help take care of her by doing things around the house. Money has been a problem but we still manage to get by. Our Grandmother is the family caretaker and manages to handle all of our medication. My brother and I do not work, we both go to college. No one in my family works, at the moment anything we make would count against what my mom gets for foodstamps and our rent would go up.

I chose MSU Billings because it is close to home and I can live at home for free. The dorms are too expensive and I help around the house a lot anyways. I am majoring in Collision Repair and Refinishing because, my uncle who passed away owned a shop, and I want to be like him. He was a very close uncle and I really looked up to him.

I am not in any extracurricular activities on campus but, I am a member of Boy Scouts of America. I love outdoors and camping so it really works out but it also works out because I get to see a lot of different cars and trucks. What I love about MSU Billings is that it is a welcoming and encouraging school. I have never felt this welcomed to be at school, I also feel more encouraged to talk and be more social which I usually do not get to be since I am at home all the time when I am not at school.

My goals are to graduate college, get my degree and enter the world of mechanics. After graduation I plan on searching for jobs with local body shops or any where that has to do with cars. If I find a job at a local shop it will either be doing body work or painting depending on what is available. My long-term career ambitions is to someday own my own body shop and continue from there. If I manage to accomplish this goal I hope to keep expanding the size of the body shop and make it into a successful business.

I would like to thank you again for providing the Montana Collision Repair Specialists scholarship.

Sincerely,

Jordan Johnson

Jordan Johnson



JORDAN JOHNSON

Vision: A collision industry with a sufficient number of qualified, properly trained, and immediately productive entry-level employees to meet current and future Industry needs.

**COLLISION REPAIR EDUCATION™
FOUNDATION**
ICR

Mission: To secure and distribute charitable donations to support endeavors that promote, qualify, and properly train employees entering the collision industry.

www.collisioneducationfoundation.org

Dear Montana Collision Repair Specialists,

I would like thank you greatly for your generous donations to the Montana Collision Repair Specialist Scholarship. This money will help me so much!

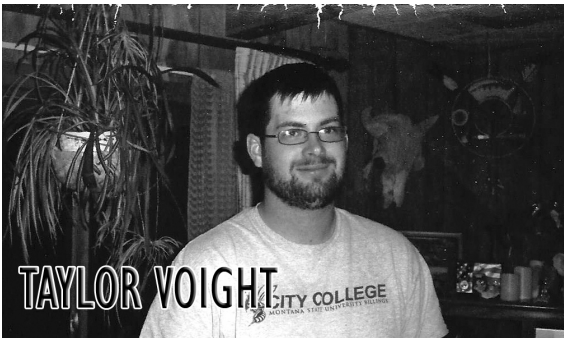
My name is Kari Handel and I have lived in Billings all my life. I am a single mom of two. It's been very difficult for me to come up with the money needed for classes and tools. Because of your donation, it has lifted a lot of weight off my back and has made it possible.

Working on vehicles has always been my passion. I grew up helping my dad in the garage and am constantly looking to learn more. I know with my hard work and dedication I will become successful. My goals are to finish school and get a long term job in a shop here in town.

Thank you so much.

Kari Handel

KARI HANDEL



TAYLOR VOIGT

Mr. Todd Litton,

My name is Taylor Voigt and I have recently been awarded the \$500 Montana Collision Repair Specialists Scholarship. I would like to thank you for your generosity. I am currently in my third semester working towards an Associates of Applied Sciences degree in Collision Repair and Refinishing. This scholarship will help greatly with graduation and entering the workforce right around the corner. I will be using the money awarded to me to purchase tools, and to make me a more productive employee as I enter the workforce. Thank you again for this opportunity and your generosity.

Sincerely,

Taylor I. Voigt

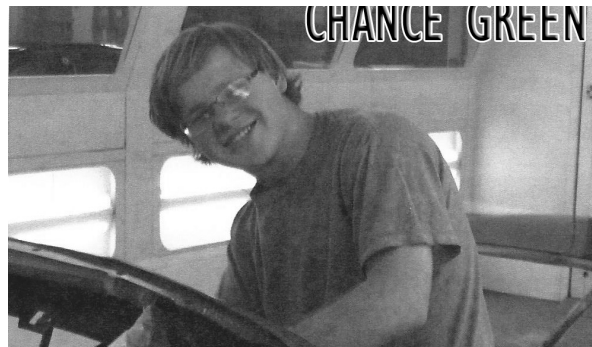


Welcome to our World

Charley Mae McDonnell



Matthew and Lindsey McDonnell welcomed Charley Mae into their lives October 23, 2014
Matthew is the owner of Big Sky Collision Center in Billings and a MCRA Board member.



CHANCE GREEN

To the Montana Collision Repair Specialists,

My name is Chance Green and I was born in Gillette, Wyoming. I was adopted when I was three and raised in Roundup, Montana. My family moved to Billings in 2012.

I came to college because I wanted more out of my life than a simple eight to five job behind a desk. I chose automotive collision repair and refinishing. I have always had a love of cars and I wanted to know as much as I could about them. I would like to build a car from start to finish and customize every aspect of it.

I would like to thank the companies and people who have supported the collision repair and refinishing program and who made this scholarship possible. I have high hopes for my future.

Thank you for the scholarship award! I will put it to good use.

Chance Green





SCRS ANNOUNCES RDN - *Repairer Driven News*

SCRS has developed a new and information source for the industry that is focused on providing content to the collision repair industry.

Sign up today at www.repairerdrivennews.com

Here is an article from RDN explaining the reason car insurance rates are higher- and it is not what you think... Please read and use this information and sign up today for RDN.



The reason your car insurance rates are higher: Location
January 28, 2015 | Business Practices | Insurance

Despite arguments that your driving record or your state's consumer/auto shop-friendly legislation are responsible for your high insurance rates, the premiums are really tied to your ZIP code, Carinsurance.com found in a new study.

As the Car Connection put it Monday, it's your neighbors that are responsible for the costs. The real reason for high insurance is the risk level of the ZIP code — the likelihood that a vehicle would be stolen, vandalized, or damaged there and result in a claim. That determines your baseline rate.

This also invariably leads to poor people with good driving records getting charged more for car insurance because they live in lousy neighborhoods, as the Baltimore Sun noted Monday. It can also lead to a vicious cycle — insurance gets too high, so otherwise responsible low-income residents are priced out of it, leading to more uninsured drivers, which then raise rates for the rest of the population.

"Car insurance companies assess many factors when setting rates, and your location is chief among them," Carinsurance.com wrote.

A screenshot of CarInsurance.com's ZIP code insurance rate calculator showing results for RDN's base of Wyoming, Mich. Note the Detroit rates at right. (Screenshot of www.carinsurance.com)

The Consumer Federation of America also noted that lower-income people who finance a car often must buy collision and comprehensive insurance on top of the state-mandated liability. The Sun reported that the federation was critical of factors like job, education, and credit score impacting insurance cost. (Though DMV.org has pointed out that high-stress, white-collar jobs can result in higher rates too.)

Either way, these non-repair-related factors all bolster shops arguing for auto insurance reforms at state Legislatures.

Claims and rates

However, collision claims do result in higher rates — but that seems to be linked more to the statistical likelihood that a claimant will file another one sometime rather than the repair itself, according to an insuranceQuotes.com report today citing Insurance Information Institute spokesman Mike Barry.

InsuranceQuotes.com and Quadrant Information Services calculated that the average rate would rise 41 percent after a \$2,000-plus property claim. Comprehensive claims, which could require the services of a body shop, would increase rates 2 percent.

InsuranceQuotes.com also noted that the average property claim in 2013 was \$3,231, and the average comprehensive filing was \$1,621.

(And in case you were interested, bodily injury claims would cause a 45 percent increase and averaged \$15,443 in 2013.)

In three to five years, rates start dropping back to where they were, according to Barry.

"If there are injuries involved, you almost certainly want to file a claim," Barry told Money magazine, which covered the insuranceQuotes.com study. "If it's a fender bender, you might not want to."

That sounds like less work for body shops, but it's not as bad as it sounds. Both Barry and the Money writer implied a driver should still repair the damage — just do it out-of-pocket. (Which might even be better for a shop — no middleman between you and the consumer.)



The screenshot shows a web interface for calculating car insurance rates by ZIP code. It features a map of Michigan with a callout for ZIP code 49519 (Grand Rapids) showing an average rate of \$1,910. To the right, a list of 'Priciest Neighborhoods in Michigan' includes Detroit ZIP codes with rates ranging from \$5,025 to \$5,109. Below that, a list of 'Cheapest Neighborhoods in Michigan' includes ZIP codes like 48710 (University Center) with a rate of \$1,628. The interface also includes social media sharing options, a 'Get Quote' button, and a 'Most Popular' section with a search bar for insurance cover types.



Montana Collision Repair Technician Receives National Award



Jeff Kowal, Receives The Axalta/ASE Refinish Technician of the Year Award in Fort Lauderdale, Florida (L-R) Glenn Dahl, Jeff Kowal, Patrick Comack, Tim Zilke

Jeffrey Kowal, an ASE certified collision repair & refinishing technician working at Mitchell’s Crash Repair in Great Falls, was recently honored with a national achievement award as the Axalta/ASE Refinish

Technician of the Year. Forty-seven automotive professionals were recognized on November 19, 2014, at the Fall Board of Governors meeting of the National Institute for Automotive Service Excellence (ASE) held at the Hyatt Regency Pier 66 in Ft. Lauderdale, Florida.

The ASE annual awards spotlight top scorers on the ASE Certification Tests from among the ranks of the more than 300,000 ASE-certified professionals nationwide “This is not something I ever expected,” says Jeff Kowal, “it is an honor to be one of the highest scorers in America.”

Kowal is employed by Mitchell’s Crash Repair, in Great Falls. Owner Mike Mitchell, who is also President of MCRA, spoke with pride about Jeff’s ASE award. “Jeff is a great technician and a great employee,” states Mitchell, “we are not surprised that he came away with this high achievement.”

Kowal joins 47 other 2014 ASE winners that are recognized for excellence in different segments of the



Forty-seven automotive professionals were recognized on November 19, 2014, at the Fall Board of Governors meeting of the National Institute for Automotive Service Excellence (ASE)

automotive service and repair industry. Thirty-eight different companies from both OEM and Aftermarket segments sponsored the individual technician recognition awards in the Auto, Truck, Collision and Parts categories, along with three instructor awards. In addition to looking for top scores on ASE tests, award sponsors examine on-the-job excellence, community service and other factors when selecting honorees.

ASE is proud to partner with Axalta to recognize Jeff’s commitment to excellence in providing the very best in collision repair services to this Montana community. His dedication and passion for his industry shows in the test results. “This has been a great experience,” says Kowal, “ASE and Fort Lauderdale really laid out the red carpet for the winners.”



Gene Fenske (center) with Axalta Coatings is a strong industry advocate and great friend to the Montana Collision Repair Association. As a Discover Leadership Training graduate he is looking forward to this meeting with Mike Anderson and Mike Jones.

“We live in the chaos – sometimes overlooking the answer that can be found in the silence. I am fortunate to travel all over the country and meet some amazingly talented people.

These are two of the most inspirational people that have touched my life.”

Membership Inquiry Form

Join the **Montana Collision Repair Association!** Full Member Dues are \$300.00 per year and affiliate Member Dues are Effective \$250.00 per year [effective 1/1/2013]. Please fill out the following form and mail to: **MCRA | P.O. Box 157 | Lambert, Montana, 59243.**

Business Name: _____

Owner's Name: _____

Address: _____

City/State/Zip: _____

Phone:(_____) _____ Fax:(_____) _____

Email Address: _____

Type of Business: _____

For information call Janet Chaney at 480.720.2565

Newsletter Published by **Montana Collision Repair Association**

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