

# ABAC NEWS

The Official Newsletter of the Auto Body Association of Connecticut

Nov - Dec 2015

## PPG, Rich Altieri Spotlight Packed ABAC Membership Meeting in Waterford, CT

Langley's Restaurant at the Great Neck County Club in Waterford, CT was the latest landing spot for the most recent Auto Body Association of Connecticut's continuing education and training membership event.

ABAC President Tony Ferraiolo thanked everyone for their continued support and dedication to attending the meeting. As has been the case recently, this was close to another "sold out" meeting with over 100 members in attendance. Tony mentioned the growth that the ABAC has seen recently alludes to the fact that the guest speakers, continuing education and new/redefined business processes are what keeps drawing more and more attendees.

Tony then thanked all of the night's sponsors for their valuable support. They were:

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#### *PPG Automotive Refinish*

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- *David Meisterling – Supervisor Technical Sales Instructor*
- *Rich Altieri - President of Autobody Management Solutions*



#### *Albert Kemperle*

- *Rich Perry – Director of Sales*



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President Ferraiolo then proceeded to introduce Tony Lombardozzi and Peter Abdelmaseh, co-founders of Superare Advertising and Marketing Agency, Inc. They covered the seminar they had planned on December 5<sup>th</sup> “Running a More Profitable Body Shop”. Tony and Peter tell us that knowing your true cost is important and they (Superare) can help you succeed! Watch for future seminars from their company.

Back to the podium, Ferraiolo then reminded everyone of the ABAC’s new and updates website, [www.abaconn.org](http://www.abaconn.org). Also, the new ABAC Mobile App is in its final production stage and should be ready for launch by the first of the year. Watch for more info soon!



Our first guest speaker of the evening was David Meisterling of PPG Automotive who gave us a brief bio and then presented a very informational piece on Aluminum. David told us how to care for it during the repair process, sanding, acid dipping, corrosion resistance, care and handling, conversion coating and much more. He covered the many steps for repairing aluminum. This is just a portion of the important technical training that you get when attending an ABAC meeting.

After a brief break for dinner, President Ferraiolo then called the meeting back to order and introduced our main speaker for the evening, Rich Altieri, President of Autobody Management Solutions and author of Lean Collision and the Flawless Repair Planning System. Rich is a highly respected industry consultant with a 30 year track record delivering proven business solutions to autobody business organizations across North America.

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Rich has earned the title of expert having worked in and on the auto body and collision repair business for over 40 years. He is a highly respected consultant and trusted advisor to leading auto body and collision repair business organizations across North America.

In the mid-1990s, Rich joined PPG Refinish to help lead the development and delivery of the company's MVP Business Solutions Program. His work there provided countless opportunities to work with the best in the industry. After studying the performance of more than 6,000 auto body and collision repair businesses, Rich and his colleagues at PPG introduced the industry's most comprehensive performance benchmark system. It provided the group with an in-depth understanding of the auto body and collision repair business processes, efficiencies and performance.

The MVP team also developed a collection of business training programs delivered to over 10,000 owners, managers and technicians across North America during his tenure.

In the early 2000s Rich's team began exploring ways in which auto body and collision repair businesses could benefit from the practical application of Lean Production to their unique repair processes. The goal was to help customers improve their competitive advantage when it came to quality, speed, cost and profitability. The result was MVP Green Belt, a specialized training program that he and the MVP team delivered to more than 2,500 customers.

Rich started Autobody Management Solutions in 2010 where he continues to deliver training, consulting and coaching services to auto body and collision repair business clients.

Rich isn't your usual presenter who stands in front of you. Nope. He was all over the room getting attendees involved, getting them to ask questions and using his skills to train and educate in a fun, enjoyable way! ***"I want to thank Tony and the Auto Body Association of Connecticut and my friends from PPG and Albert Kemperle for inviting me to be part of tonight's meeting. I'm excited to learn, share and educate most of you tonight on repair planning,"*** says Mr. Altieri. Rich used the screen and his personality to help everyone visualize why certain processes take so long and how to streamline them.

Here are a list of some of the subjects that Rich touched upon: ***Profitable Growth and How to Achieve it, Organization, Delivering the Best Performance, Quality Workmanship, Quality of the Workplace Environment, Quality of the Customer Service Experience, Touch Time, Cycle Time, Cost of Operation, Cost of Repair and much more!***

You can't get this information anywhere else in just one night.

Consider joining the ABAC, attend our meetings and stop missing out on critical repair knowledge and informational processes. Your ABAC works for YOU!

**The Auto Body Association of Connecticut would like to specifically thank PPG for their efforts in getting Rich Altieri to be at this event and also thank PPG for their generous sponsorship.**

## ABAC President's Message - ABAC Year in Review

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As we head into the holiday season I can't help but to wonder what did we get accomplished this year. It's hard to remember the accomplishments until you review what was done. So here is a list of what your ABAC has accomplished this year.

I hate to start out with a negative vibe, but, yes on appeal of the Connecticut Supreme Court we did lose the Hartford Insurance Class Action lawsuit. This is very hard for me to understand and accept. My only positive take from this is **we stood together as an association and an industry** and we won by a jury of our peers. The Connecticut Supreme Court reversed the verdict and let The Hartford off the hook. We need to find another way and we will. Back to the accomplishments.

- Radio advertisements "YOUR CAR YOUR CHOICE"
- Meeting with Department of Insurance
- Meeting with DMV
- Meeting with AG's office
- Letter to all agency's on the LKQ wheel recalls & Photo Estimates
- Letter to DOI on their website with frequently asked questions inaccuracies.
- Meeting with the Department of Revenue Services on the Paint and Materials tax
- Submitted testimony on Paint and Materials Tax.
- Press conference with Senator Blumenthal on education of Imitation and counterfeit parts
- Educational and informative membership meetings such as from General Motors, Mopar, Ford Aluminum repair, PPG's Refinishing Aluminum also Rich Altieri on Flawless repair planning.
- Solidarity with other state associations
- Watchful eye on legislation
- Increased membership
- Increased supporting advertisers
- Revamp ABAC News to color format
- Rebuild [www.abaconn.org](http://www.abaconn.org) website
- Develop ABAC "NOW WHAT" Mobil phone App

On Saturday, December 5, Superare Advertising and Marketing Agency hosted a seminar in North Haven Ct. Tony Lombardozi and Peter Abdelmaseh, owners of Superare Advertising and Marketing, addressed vital topics, including how to determine the true cost of labor and materials and how this impacts a shop's marketability. **The ABAC will be hosting a condensed version of this Seminar in at our 2016 March Quarterly Membership meeting.** Please watch our website, [www.abaconn.org](http://www.abaconn.org) and the ABAC News for more up-to-date information!

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All this and much more was due to the hard work and sacrifice of YOUR ABAC Board of Directors. We are very blessed to have some of the most dedicated and hardworking people on our Board. None of this would be possible without the strong membership meeting participation of our members. These “standing room only” meetings attract vendors and OEM’s to invest in supporting our association. On that note, a very special thank you to all of our advertising supporters and meeting sponsors throughout the year for their continuing financial support of this strong association. Please remember to keep all of these vendors in mind when you need product services. They are the best in the business!

I wish everyone a safe and happy holiday season for you and your families. Thru the help of the ABAC a prosperous new year. In unity there is strength, in strength there is power.



*Tony Ferraiolo*

President - Auto Body Association of Connecticut

**Information, education, dedication.....  
that is what the Auto Body Association of Connecticut is all about!**

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## **Advertising & Sponsorships Available**

***Be part of the most innovative association in the U.S.***

***Want to be a Sponsor? The ABAC has many different Sponsorships available to fit any advertising budget!***

***Advertise and support the Auto Body Association of Connecticut by placing your company ad in the Supporting Advertisers Directory found as a pull-out in this newsletter***

***For more information contact: Dave @ 860-227-0653***

## Delays ... delays ... delays.



I've been asked about what duties an insurer may have to expeditiously appraise damage claims, and what representations may be made to consumers about the same. As I understand it, the question is essentially this: Can an insurer steer business to its direct repair network by imposing delays on initial inspections prior to the commencement of repairs and/or punish consumers for going outside the direct repair network by delaying supplements?

Here's how it often plays out: At the outset of a claim, the insurer says something like this to the consumer: "Well ... you can use that shop ... but ... we are not going to be able to get out there for a week or so. And we can't guarantee their work.... But, if you go to our direct repair program shop, we can have your car evaluated and repairs commenced immediately. And, of course, we guarantee all of our repairs!" This is, of course, illegal under General Statutes § 38a-354, which prohibits

insurers, agents or appraisers from telling consumers that choosing a non DRP shop will result in delays or a lack of guarantee. If the words are not quite so absolute, the sentiment still certainly violates the language and spirit of the law. If you have evidence of an insurer or appraiser doing this, you should report this to the DOI; be sure to copy the ABAC.

As to the second type of delay, i.e. after the commencement of work, there is no such direct statutory prohibition. That's because reinspections are not legally required, and shops owe no legal duty to await reinspection before continuing to work on a vehicle. Authorization for repairs in excess of the initial estimate need only be authorized by the vehicle owner. At the risk of sounding like a broken record: the insurer is not the customer. Thus, an insurer cannot delay a repair by failing to authorize something it doesn't have the right to authorize in the first place. In other words, if you have a proper authorization from your customer (the vehicle owner), you should proceed to repair the vehicle, regardless of what the insurer happens to prefer you to do in the name of its convenience.

If delays ensue because an insurer is preventing you from repairing the vehicle in some way, you may want to look to CUIPA, the unfair insurance practices law, which requires insurers to attempt in good faith to effectuate prompt, fair and equitable settlement of claims in which liability has become reasonably clear. (See General Statutes § 38a-816(6)). What is more, if you find yourself delayed in repairing a vehicle because of something an insurer is doing to alter the pace of repair, there's no prohibition on charging a reasonable storage fee during the time the vehicle is sitting (either before, during, or after the repair). Just make sure your storage rates and conditions are properly posted and your customer is aware of what is happening.

Battling over legal nuances on every claim is a recipe for going out of business. I get it. I'm not encouraging that. But knowing your rights and duties is a good first step toward self-empowerment and better control over your business. And it never hurts to document as much as possible, photograph everything, and always prepare a detailed blueprint of repair. When all else fails, don't be afraid to report unlawful conduct, and never stop exploring creative new ways to motivate our insurer-friends into doing the right thing.

I hope you all have a chance to celebrate the holidays and enjoy a healthy and happy 2016!

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

## Airport Rd. Autobody Fits the Bill as “Shop of the Month”, “Meet Your Board of Directors” and “Following in the Footsteps!”

*We hit the “trifecta” this edition when we drew Airport Road Autobody’s name as this issue’s Shop of the Month”. Now, since Tony Cavallaro Sr. was a past member of the ABAC Board of Directors and now his son Tony Jr. is currently on the Board so we can use him as our “Meet Your Board of Directors” profile! Last, but not least, Airport Road Autobody qualifies for our “Following in the Footsteps” running article! So, let’s meet the Cavallaros.*

Airport Road Auto Body was founded in 1981 by Tony Sr. and wife Rita Cavallaro. They are well known for working and repairing all makes and models including luxury brands such as; BMW, Mini Cooper, Mercedes Benz, Tesla, Jaguar, Land Rover, Volkswagen, Maserati, Cadillac, and Fiat. Tony Sr. has been an ABAC member for many years sharing, supporting and serving on the Board of Directors. This second generation shop employs 17 staff members. Rita is the office manager and has been handling the business end of the shop since 1981.

In 2013 Tony’s son, Tony Jr. joined the Airport Road Auto Body team after realizing there was minimal opportunities for him after graduating college. Tony Jr. is currently learning the business under his parents footsteps so he can one day take over and continue running and operating their family business. He has experience in handling customer inquiries, repair estimates and your insurance claim.

Like many family owned shops, Tony Jr. first job was sanding bumpers, detailing cars, and cleaning the shop. He can remember his father teaching him **“Don’t step over dollars to pick up pennies... everyone should be accounted for when estimating a repair order to make up for the minimal rate at which we work at”**. There are many perks to working in a family business but as for Tony one of his favorite things about his job is meeting new people and he feels every customer is an opportunity to make a new friend.



Growing up Tony Jr. worked in other shops and was amazed to see how some shops were repairing vehicles in ways that would save the insurance company money rather than repairing the vehicles the way they should be repaired. Tony could never understand that and because of his knowledge and background he was able to offer advice and different practices to those shops and hopes they are still implementing them on a daily basis. **“Listen and absorb as much information as you can”** he suggests, **“while the young generations may have a different set of skills and abilities, true knowledge is taught by our elders”**. Although working with his parents is fun and cool, especially when his mom brings him lunch, in contrast there can be negatives such as bringing home work related conversations that should sometimes be left at work and not talked about at home.

Tony Jr. says **“by taking on a family business not only does it provide good job security, but it also provides you with a greater opportunity to grow and contribute within the company. To me working a corporate job has its benefits, but for the most part you’re just another number behind a cubicle. I also take more pride in our work knowing that my name is behind the final product”**. As for Tony’s future in the next couple of years, his biggest challenge is finding something to keep his parents busy during their retirement.

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## Transitioning to Non-DRP

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Vanessa Govenor discusses why Sudden Impact Auto Body went non-DRP and how it's improved business

**Vanessa Govenor's father taught her everything** about running a successful business, including the most important rule: Always put the customer first, and strive to be the shop everybody wants to come to.

And to achieve that, Govenor—who spent her high school summers working in her father's shop, Sudden Impact Auto Body & Collision Repair Specialists in Las Vegas, and now serves as its director of operations—decided the business needed to go non-DRP.

"She is a woman of honesty and integrity," says her father, Jose Gutierrez, in his FenderBender Award nomination for Govenor. "She has brought this shop to be the No. 1 Nissan shop, and one of the busiest shops in Vegas without DRPs."

The decision to become a non-DRP shop isn't easy, especially when DRPs account for 80 percent of your business—as was the case with Sudden Impact. But she says the transition has led to increased business, new advertising opportunities, and a less stressful shop culture.

**High stress levels were the biggest detriment to shop culture.** Govenor says staff was constantly on edge because insurance representatives would come in with a report card and rate technicians based on speediness. While speedy repairs are a priority, Govenor says the unreasonable expectations led to lower quality repairs and decreased profits. "Without those contracts, we don't have that stress over our heads," she says. "We have all the necessary documentation to provide to these insurance companies with every material and procedure we need. It's pretty easy."

**Ownership was also slowly losing control over the business.** Govenor says it felt like the insurance companies were running her shop, not allowing her and Gutierrez to run a company that adhered to their core values.

"We just got tired of the stress of that being held over our head, of being threatened," she says. "If we didn't do it this way, we were going to lose our business. When, in turn, when we got rid of our DRPs, we've gained control of our business."

**Govenor says taking the step to cut ties can be difficult.** Sudden Impact Auto was a DRP shop for several insurance companies for over 20 years—until things reached a breaking point.

"A lot of other shops ask, 'How do you do it?'" she says. "They're so scared of losing their business if they get off the contract. But if you have a game plan for recovering, you can improve the business."

**Part of that recovery involved revamping the repair process.** Without DRPs dictating how quickly repairs needed to be done, Govenor instituted a more efficient and less stressed system by instilling a customer-first mindset that removed insurance from the procedures and allowed Govenor to charge insurance companies for everything along the way.

"We're a shop of honesty and integrity, and now we're able to repair vehicles how they should be fixed," she says. "We repair every vehicle like we're putting our own families and kids in there."

**Soon after, she began to advertise that Sudden Impact was a non-DRP shop.** Govenor doesn't know of any other non-DRP shops in Vegas—she realized this differentiated her shop and worked in her advantage. Govenor now couples every Sudden Impact advertisement with the same promise:

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***“We don’t work for our insurance companies—we work for our customers.”***

**She then focused on empowering the customers.** Customers don’t always understand what “non-DRP” means. Govenor has trained her staff to explain the insurance process to customers— both old and new—and why it would be more beneficial to go through Sudden Impact. She says walking customers through that information liberates them and gives them decision-making power.

“What we’ve really let our customers know is it’s really their choice where they can have the vehicle repaired,” she says. “They don’t have to go to the DRP shops. We just explain to them that we’re not under this contract where we have to give them discounts and cut corners.

“A lot of times they think, ‘Well, if you’re not a DRP, am I going to have to pay something?’ We just assure them: no. We still get everything covered under the insurance claim and they’re going to be even happier.”

Source: [www.FenderBender.com](http://www.FenderBender.com) Article writing by Travis Bean

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## Lack of public hearing, effect on consumers debated as Pa. House OKs photo-only auto damage appraisals

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Despite opponents’ complaints that the bill lacked adequate vetting and was a step backward for the state, the Pennsylvania House on Monday evening passed a bill allowing auto insurance appraisals to be done through photographs — or even over the phone. House Bill 1638 repeals a more than 40-year-old law requiring insurance appraisers be physically present for the inspection. It must still be passed in the Senate and signed by the governor to become law. The House passed the bill 116-79 Monday evening. It was sponsored by Nationwide insurance agency owner Rep. Mike Tobash, R-Dauphin County/Schuylkill County.

Debate focused on the potential effects — positive and negative — on consumers and the level of scrutiny applied by the Insurance Committee — as well as an interesting point unrelated to collision repair.

### Insurance fraud

Rep. Cris Dush, a former insurance investigator, said the bill would facilitate the multibillion-dollar insurance fraud industry in the state. Scammers could simply file multiple claims by photographing a VIN number and submitting repeated claims on various damaged cars, he said. Insurance investigations also would be superficial if relying merely on photos, said Dush, R-Indiana County/Jefferson County. Assigning fault requires inspecting items such as worn brake linings and bald tires, he said. “A photograph isn’t going to tell you that,” he said.

### Consumer protection

Dush also gave a personal account of insurance company tactics in arguing for the bill’s defeat, perhaps the most interesting part of the debate on the bill’s impact on consumers.

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After being sideswiped by a woman, her insurer — which had “just experienced a huge loss” in a California fire — refused to pay him more than 90 percent of the claim. “You struck her from the rear,” the adjuster said, according to Dush. “You paid absolutely no attention when you called here,” Dush recalled saying, noting that he was working for an insurance investigating business. Had Dush struck the woman — who was cited in the accident — from the rear, he would have been 100 percent at fault. “Most people do not have the ability to fight these large insurance companies,” Dush said. Many would have taken the money or said “Okay, no problem.”

He told the adjuster the company had 15 minutes to agree to 100 percent or he’d call the nastiest insurance tort lawyer he could find. “I got the call back. They paid for it,” Dush said. Dush said the bill deserved a “full vetting” from the Insurance Committee. “This came through way too fast,” he said. Barring that, the bill should be rejected, he said. “There are so many different ways where this hurts the consumer,” as well as the fraud issue, he said.

Both sides debated the existence of similar language in more than 40 states. That many states can’t be wrong, implied Rep. Tina Pickett, R-Bradford County/Sullivan County/Susquehanna County. “More are intending to come on board, we understand,” said Pickett, chairwoman of the Insurance Committee.

But State Rep. Tom Murt, R-Montgomery County/Philadelphia County, said the numbers on the other side simply showed Pennsylvania was ahead of the curve, noting that other states have copied the states’ inspection law. “We lead the country,” he said. In fact, “not all states are satisfied” with their photo-only appraisal laws, according to Murt. Massachusetts repealed one with a year of passage, and Rhode Island required physical inspection of damage costing more than \$2,500 “due to inaccurate and unsafe estimating of vehicles,” he said.

Back in 1972, the Pennsylvania Legislature “felt consumers needed strong consumer protection” by passing the bill — and cars are much more complicated today, Murt argued.

Rep. Stephen Barrar, Chester County/Delaware County, noted that the same law was put into place after the insurance industry’s “scheme of national proportions,” referring to the kind of alleged abuses the 1963 Consent Decree was meant to address. “Why is the insurance industry in this state so highly regulated?” Barrar asked. It’s because of insurer abuses, he said. And in fact, they’re already doing the kind of appraisals outlawed by the existing law, Barrar alleged. “They don’t care,” Barrar said. “... They think they can do whatever they want.” “This is about consumer safety, and it shouldn’t be about profit,” he said.

### **Consumer choice**

But Pickett, Tobash and Rep. Eddie Pashinski, D-Luzerne County, argued that the bill was a “may” bill, as Pickett put it. It was the consumer’s decision, not an automatic right of insurance companies, to conduct photo (or video or telephone) appraisals. “This is simply an option,” Tobash said. The language of the bill says a customer or other party can’t be required to provide photos, though it seems as though an insurer could theoretically hire a freelance photographer to send images in should those parties refuse to send photos. Tobash said in an earlier interview with Repairer Driven News that his intent wasn’t to let insurers countermand a consumer who desired a physical inspection in that fashion.

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“This is a bill that protects the consumer, the policyholder,” Pashinski said, calling remote estimates a “more efficient, cost-saving” method.

“This measure will improve consumer convenience,” Tobash said. “It will shorten the claims process.” He also dismissed the argument that items would be overlooked. “There will still be supplements,” he said.

However, insurers generally dislike supplements, which mean the repair bill will increase, and some use supplement frequency as a measure of evaluating direct repair program shops. The bill will help save customers money, he and Pashinski said.

Based on the most recent National Association of Insurance Commissioners data from 2012, Pennsylvania customers pay near the national average premium for collision (nearly \$7 more), comprehensive (about \$10 less) and liability (nearly \$9 less). If 40-odd other states which allowed non-personal appraisals were truly passing the savings onto consumers, that shouldn’t be the case. Pennsylvania ranks No. 16 in terms of average expense to customers, according to Insurance Information Institute rankings. There also seemed to be some confusion from bill opponents as to the nature of the appraisers who would evaluate the photos, video or phone calls. The bill does require licensed appraisers, despite Barrar and Murt’s statements to the contrary.

### **Another committee**

Murt had tried unsuccessfully to obtain a hearing on the bill from the Veterans Affairs & Emergency Preparedness committee. In fact, discussion of HB 1638 opened Monday by continuing debate over his November motion to do just that.

Speaker Mike Turzai, R-Allegheny County had “shut down the debate right away” before the House could decide on the motion, Murt said in November. Barrar, who chairs the Veterans/Emergency committee, alleged last month that the tabling was done to protect the bill. “It is critically important that this bill be vetted properly,” Murt said Monday. “... I ask rhetorically why no hearing was held.” The bill was “clearly on the fast track” and hadn’t yet received the views of the collision repair industry at a hearing, he said. That was “blatantly unfair and shows favoritism” to the insurance industry, Murt said.

Pickett argued that her committee did in fact vet the bill and made the changes collision repairers wanted. However, the Pennsylvania Collision Trade Guild vehemently opposed the bill and criticized the refusal to provide a public hearing on the measure following the Insurance Committee scrutiny. Barrar, like Dush, also noted Monday that the bill moved quickly. The bill was introduced to the committee Oct. 20 and on Oct. 26 passed 25-1 (with one absence), with Murt the only no vote. The bill reached the House floor Oct. 26, was tabled, taken back up Oct. 28, and kicked back that day to the Appropriations Committee.

On Nov. 9, the committee sent it back unchanged to the House floor, where Murt started the motion only to have it delayed by Turzai until Monday. The bill was tabled and reopened Friday, scheduled for a vote Saturday, but postponed until Monday. Murt’s request ultimately failed Monday by a larger margin than the bill did: 122-74. The brief debate also saw Turzai reminding bill opponents to speak only about the motion. In fact, he halted debate to briefly speak to Barrar, whom’d he’d cautioned before about speaking the bill’s content rather than the motion.

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

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Legislative Director

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Since Airport Rd. Autobody is already a member of the Auto Body Association of Connecticut, we asked Tony Jr. how he became involved as a Board of Director. *"I became involved with the Board of Directors on a referral from Dave Fogarty. I have been going to the ABAC meetings for the past few years and always showed interest. I'm sure my involvement at the meetings, combined with my age, led to (ABAC President) Tony's decision to add me. I think I can bring a different perspective to the ABAC, one that can relate to a younger generation. I haven't spoken out much since sitting on the board, but as I gain some comfort and experience I hope to add value to all ABAC members and their respective body shops."*

As far as the ABAC is concerned, Tony Jr. is exactly what the industry is looking for and needs! A new generation of businessmen with energy, new ideas and a business acumen. The ABAC is proud to have Tony Jr. on the Board of Directors and is looking forward to more interaction as they move forward to more education and training. Welcome aboard Tony!

*Article submitted by Sabrina and Adrianna Indomenico*

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