

**2025 HOUSE TRANSPORTATION**

**HB 1359**

# 2025 HOUSE STANDING COMMITTEE MINUTES

## Transportation Committee Room JW327E, State Capitol

HB 1359  
1/23/2025

Relating to a prohibition on preferred automobile repair shops.
---

10:25 a.m. Chairman D. Ruby opened the hearing.

Members Present: Chairman D. Ruby, Vice Chairman Grueneich, Representatives Christianson, Dressler, Finley-DeVile, Frelich, Johnston, Kasper, Koppelman, Maki, Morton, Osowski, Schatz

Members Absent: Representative Hendrix

### Discussion Topics:

- Insurance companies
- Comparable evaluations
- Insurance adjusters
- Autobody shops
- Preferred shops

10:25 a.m. Representative Koppelman, District 16, ND Legislative Assembly, introduced HB 1359.

10:51 a.m. Rick Poppe, Owner, West Fargo Auto Glass and Body, testified in favor and submitted testimony #31005.

11:08 a.m. Dennis Pathroff, Lobbyist, GA Group, introduced Kelly Brooke.

11:09 a.m. Brooke Kelley, American Property Casualty Insurance Association, testified in opposition and submitted testimony #30756.

11:29 a.m. Rob Hovland, President, Center Mutual Insurance Company, testified in opposition.

11:39 a.m. Chris Oen, Vice President of Claims, Nodak Insurance Company, stood to clarify questions from the committee.

11:41 a.m. Phillip Arnzen, Regional Vice President, National Association of Mutual Insurance Companies, testified in opposition

### Additional written testimony:

Craig Sepich, Director of Strategy, Policy, & Government Affairs, National Insurance Crime Bureau, submitted testimony in opposition #30884.

11:43 a.m. Chairman D. Ruby adjourned the meeting.

*Janae Pinks, Committee Clerk*

HB 1359

Good morning! My name is Rick Poppe, and I own West Fargo Auto Body and Glass in West Fargo, ND. Thank you for inviting me to explain more about the challenges the auto body repair industry is facing regarding a customer's choice of an auto body repair shop and reimbursement from insurance companies.

I am a small shop owner and the only repair technician. I complete all the estimates, I order all the parts, I repair all the vehicles, and I work directly with the insurance company regarding the estimates and insurance claims. My only help is my spouse, who assists me when I need an extra hand, and she does the bookkeeping.

Auto body repair shops are facing many challenges that we haven't dealt with in the past. Staffing, ordering parts and working with the insurance companies are examples.

Working with Insurance companies is by far the most complex and frustrating of all the challenges we face. Let me provide you with examples of some of the challenges and frustrations that I experience daily.

We have a family friend whose pickup was damaged; after filing his claim with State Farm, he went to a State Farm preferred shop to get an initial estimate. He brought that estimate to me and I told him it looked good, and I could work off that estimate. When he told State Farm, he wanted to bring his car to West Fargo Auto Body and Glass and not the preferred shop, and that I would work off that original estimate, they told him no. I would have to contact State Farm, and they would have to look at the vehicle. Since I am not a preferred shop with State Farm, they would not allow me to do any work until they looked at the vehicle. This is very frustrating. The work is the same in both shops.

Customers also tell me they are told by their insurance company they need to go to one of the insurance company's preferred shops. And if they do, they will get a better job done on their vehicle, and they will also get a warranty on the work.

Insurance companies have many requirements to be considered a preferred shop. For example, the number of automotive technicians you have on staff, the equipment you have in your shop, and the estimating software you use. All of which does not ensure or guarantee the quality of work done on your vehicle.

Some insurance companies require the customer to get an estimate from the preferred shop and won't even accept my estimate.

I have also provided you with an example of where an insurance company would not compensate me for paint and materials. The documentation process and time spent to get paid for paint and materials on this claim was staggering. My spouse developed a spreadsheet outlining the costs and was persistent for months in the follow up.

However, we still didn't get paid for the full supplement we submitted and only our cost. I can't stay in business if they only pay my costs.

Some insurance companies won't even accept pictures from the repair shop and require the customer to send them for the initial claim. This doesn't provide evidence of all the damage and then I am required to document every item that doesn't fall into the initial claim. If the insurance company accepted my estimate to start with instead of customer photos, many supplements could be avoided.

They also don't pay prevailing labor rates. I provide the insurance company with the prevailing labor rate for our area, and they tell me I am incorrect. However, they won't provide me with any documentation that supports the rate they state. I have provided you documentation of an example of a glass claim showing the labor rate in 2014 at \$43.50 and another claim dated in December 2024 that shows the labor rate has decreased to \$35.00 an hour. When all other costs have increased and the labor rate has decreased, how do the small shops stay in business? In addition, to a very low glass labor rate, some insurance companies use Safelite to process their glass claims and the glass itself is often discounted 40- 50% off list price. Not getting paid the prevailing rate for labor and list price on the glass is not encouraging anyone to enter this profession.

Another example of how labor rates have not kept up with inflation is the mechanical labor rate versus the body labor rate and the paint labor rate. Years ago, when I wrote estimates, the body labor rate and paint labor rate were the same as mechanical labor. Today, the body labor rate is \$80/hour, and the mechanical labor rate is almost twice that rate at \$140 - \$150 an hour. I believe the large discrepancy between these labor rates is because mechanical labor rates are usually self-pay and body, and paint labor rates have been dictated by insurance companies and therefore held artificially low.

I believe these examples I have given, provide support to passing this proposed Bill. It will help provide all auto body repair shops with a fair labor rate by not allowing insurance companies to undercut the prevailing rate just to increase their bottom line. It will also ensure customers are allowed to go anywhere to get their car fixed and to select the shop of their choice with no strong arming to make them go where the insurance company encourages them to go.

Thank you again for your attention today and for providing me with the opportunity to outline some of the challenges we face in the auto body repair industry.

Re: [EXTERNAL] Re: [REDACTED]

From: West Fargo Auto Body (wfautobody@yahoo.com)

To: natalie.knippel.aaxj@statefarm.com

Date: Tuesday, March 14, 2023 at 12:44 PM CDT

Thank you.  
Karen

On Tuesday, March 14, 2023 at 07:16:05 AM CDT, Natalie Knippel <natalie.knippel.aaxj@statefarm.com> wrote:

1.0 let down panel at 71ph = 71.00 1.0 P&M at 50ph = 50.00 432.31 x 7.5 tax and 50.00 p&M x 7.5 tax = 157.17

From: West Fargo Auto Body <wfautobody@yahoo.com>  
Sent: Monday, March 13, 2023 3:17 PM  
To: Natalie Knippel <natalie.knippel.aaxj@statefarm.com>  
Cc: Marcelino Gutierrez <marcelino.gutierrez.se3c@statefarm.com>  
Subject: Re: [EXTERNAL] Re: [REDACTED]

Thank you. Thanks for the estimate as well. I see the \$432.31 listed on the estimate and how they determined that amount. But the check is for \$589.49 so what is the \$157.18 for? I don't see any other reference to Supplement 4 in the detail except for 1 hour of Refin.

Thanks,  
Karen

Supplement amount on worksheet \$1027.60

---

On Monday, March 13, 2023 at 02:49:50 PM CDT, Natalie Knippel <natalie.knippel.aaxj@statefarm.com> wrote:

I am looking at the estimate and paint and materials are on the estimate for 875.00. I am so sorry you are upset. We can only pay 50.00 per paint hour for paint and materials (labor being separate). I am an appraiser and we work off of CCC. I know you are looking for additional paint and material above and beyond CCC. I will carbon copy the team manager for your shop. The Team manager for your shop is Marcelino Gutierrez.



**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, March 13, 2023 2:40 PM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] Re: [REDACTED]

If you have no idea, who do I talk to.... this is becoming unbelievable! Why were paint and materials not included? This was needed as part of the repair and we shouldn't have to eat the cost.

Thank you,

Karen

---

On Monday, March 13, 2023 at 02:29:55 PM CDT, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

I have no idea. I know I did not add the paint and materials additional cost to the supplement.

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, March 13, 2023 2:13 PM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] [REDACTED]

Natalie,

Where are we at on this claim? It's been 2 weeks.

Thank you,

Karen

---

On Monday, February 27, 2023 at 02:36:42 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

It is the paint and material calculations on the CCC estimating system with paint hours and material cost.

Thank you.

Natalie Knippel

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, February 27, 2023 2:27 PM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] Re: [REDACTED]

Natalie,

What does CCC1 mean? If it is related to CCC estimating system we don't have that software and are a Mitchell based estimating system.

Thank you.

Karen

---

On Monday, February 27, 2023 at 01:27:15 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

Thank you for the document. I am forwarding this to the claim handler as I cannot approve anything about CCC1 paint and materials.

Thank you,

Natalie Knippel

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, February 27, 2023 1:06 PM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] Re: [REDACTED]

Natalie,

I just talked to Nate from State Farm and he directed me to send you an updated worksheet (see attached) for the paint and materials cost using 25% which is the typical State Farm mark-up on parts. The new supplement total is \$1027.60.

I hope we can wrap this claim up soon since it has been outstanding since last year.

Thank you,

Karen

701-281-1772

---

On Monday, February 20, 2023 at 01:17:18 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

Who ever on the team picks up they can look up who the team manager is and transfer you.

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, February 20, 2023 1:01 PM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] [REDACTED]

Thank you for the number. Who will I be talking to?

Karen

On Monday, February 20, 2023 at 12:43:09 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

855-341-8184

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>  
**Sent:** Monday, February 20, 2023 11:49 AM  
**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>  
**Subject:** Re: [EXTERNAL] Re: [REDACTED]

Natalie,



Who would that be? Your name is on most of the documentation that we have.... Can you please provide this information.

Thank you,

Karen

---

On Friday, February 10, 2023 at 02:27:16 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

You can always try and reach out the claim handler on this one and they can direct you to the team manager.

**From:** West Fargo Auto Body <[wfautobody@yahoo.com](mailto:wfautobody@yahoo.com)>

**Sent:** Friday, February 10, 2023 12:42 PM

**To:** Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)>

**Subject:** [EXTERNAL] Re: [REDACTED]

Natalie,

I am working to wrap up some outstanding items from year end and I am confused by this.... You are saying we get no markup on materials which is how we stay in business. I understand you may not want to pay 30% but State Farm pays a 25% mark up on parts. There should be a minimum of 25% markup on materials. This vehicle was a red tri-coat which is a more costly paint. At this point, we have not received any payment for paint and materials for this claim.

Please review again and provide an update.

Thank you,

Karen

On Friday, December 30, 2022 at 02:42:12 PM CST, Natalie Knippel <[natalie.knippel.aaxj@statefarm.com](mailto:natalie.knippel.aaxj@statefarm.com)> wrote:

1/20/25, 11:27 AM

Yahoo Mail - Re: [EXTERNAL] Re: [REDACTED]

Hi Rick... This is the best I can do on the paint and material cost is pay your cost less what is on our estimate this way you do not loose money on material but I cannot mark it up 30%. I checked with 7 other adjusters on this matter.

Paint Calculation  
2/27/23 Update

1 liter = 1.05669 quarts

WFAB costs	Quarts Sprayed	Parts	Quarts	Cost		Total Cost	Retail	Total Retail	Retail Markup	Paid	Notes
1 Sealer	1	Mix 4 to 1 to 1									
Primer 9471		4	0.666667	\$ 94.00	Quart	\$ 62.67	\$ 133.08	\$ 88.72	42%		Retail Cost: \$376.00 per gallon = \$94 per quart; Retail: \$532.32 = \$133.08
Activator 9484		1	0.166667	\$ 107.17	Quart	\$ 17.86	\$ 189.68	\$ 31.61	77%		Retail
Reducer UR 50		1	0.166667	\$ 109.50	Quart	\$ 18.25	\$ 136.88	\$ 22.81	25%		30% markup
			1			\$ 98.78		\$ 143.15			
2 Base	4	Mix 1 to 1									
Base Coat		1	2	\$ 308.16	Quart	\$ 616.33	\$ 385.20	\$ 770.40	25%		30% markup
Reduction UR 50		1	2	\$ 109.50	Quart	\$ 219.00	\$ 136.88	\$ 273.75	25%		30% markup
			4			\$ 835.33		\$ 1,044.15			
3 Pearl	3	Mix 1 to 1									
Pearl		1	1.5	\$ 44.67	Quart	\$ 67.00	\$ 55.84	\$ 83.76	25%		30% markup
Reduction UR 50		1	1.5	\$ 109.50	Quart	\$ 164.25	\$ 136.88	\$ 205.31	25%		30% markup
			3			\$ 231.25		\$ 289.07			
4 Clear	2.5	Mix 2 to 1									
Clear 7211		2	0.833333	\$ 42.60	Quart	\$ 35.50	\$ 75.40	\$ 62.83	77%		Retail Cost \$225.11 per 5 liter = 90.04 liter = 42.60 per quart; \$398.42 per 5 liters = \$79.68 = \$75.40 per quart
Activator 6876		1	1.666667	\$ 63.87	Quart	\$ 106.45	\$ 113.04	\$ 188.40	77%		Retail Cost \$168.72 per 2.5 liters = \$67.49 per liter = \$63.87 per quart; \$298.62 per 2.5 liters = \$119.45 = \$113.04 per quart
			3	2.5		\$ 141.95		\$ 251.23			
						\$ 1,307.31		\$ 1,727.60			
State Farm Paid								\$ 700.00			
Amount Due								\$ 1,027.60			

Supplement amount \$1,027.60

**WORLEY CLAIMS SERVICES LLC**

Workfile ID: [REDACTED]

Certainty in a World of Risk  
\*\*\*\*Supplement Request\*\*\*\*  
Autoappraisals@worleyco.com  
HAMMOND, LA 70404

For:

**STATE FARM INSURANCE COMPANIES**

ALL

**Supplement of Record 1 with Summary****Owner:** [REDACTED]**Job Number:**

Written By: Lester Quarterman  
Adjuster: Team U, Express, (855) 341-8184 Business

Insured: Insured, State Farm  
Type of Loss: LIAB - Liability  
Point of Impact: 12 Front

Policy #: [REDACTED]  
Date of Loss: 7/29/2022 12:00 PM

Claim #: [REDACTED]  
Days to Repair: 0

**Owner:****Inspection Location:****Repair Facility:**

West Fargo Auto Body  
801 West main Ave  
West Fargo, ND 58078  
(701) 281-1772 Business

**VEHICLE**

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

VIN: [REDACTED]	Production Date: 4/2013	Interior Color: Neutral
License: 987cdl	Odometer: 165,377	Exterior Color: Crystal Red Tintcoat
State: ND	Condition: Good	

**TRANSMISSION**

Automatic Transmission  
Overdrive

**POWER**

Power Steering  
Power Brakes  
Power Windows  
Power Locks  
Power Mirrors  
Power Driver Seat

**DECOR**

Dual Mirrors  
Body Side Moldings  
Tinted Glass

Wood Interior Trim

**CONVENIENCE**

Air Conditioning  
Intermittent Wipers  
Tilt Wheel  
Cruise Control  
Rear Defogger  
Keyless Entry  
Message Center  
Steering Wheel Touch Controls  
Climate Control  
Remote Starter  
Home Link

**RADIO**

FM Radio

Stereo  
Search/Seek  
CD Player  
Auxiliary Audio Connection  
Satellite Radio  
**SAFETY**  
Drivers Side Air Bag  
Passenger Air Bag  
Anti-Lock Brakes (4)  
4 Wheel Disc Brakes  
Front Side Impact Air Bags  
Head/Curtain Air Bags  
Communications System

**ROOF**

Electric Glass Sunroof

**SEATS**

Cloth Seats  
Bucket Seats

**WHEELS**

Aluminum/Alloy Wheels

**PAINT**

Clear Coat Paint

**OTHER**

Traction Control  
Stability Control  
Power Trunk/Liftgate

## Supplement of Record 1 with Summary

---

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

Console/Storage

AM Radio

Hands Free Device



# Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		<b>FRONT BUMPER &amp; GRILLE</b>					
2	*	S01 Repl License bracket	10337110	1	25.00	0.2	
3		S01 O/H bumper assy				2.4	
4		S01 Repl Lower grille silver	22775357	1	106.47	Incl.	
5	*	S01 Repl Bumper cover w/o fog lamps	89025047	1	279.00	Incl.	3.0
6		S01 Add for Clear Coat					1.2
7		S01 Repl Upper grille silver	22865902	1	157.15	Incl.	
8		<b>FRONT LAMPS</b>					
9	*	Repl RCY RT Headlamp assy +25%	25958360	1	181.25	0.3	
10		Aim headlamps				0.5	
11		<b>HOOD</b>					
12		S01 Repl Hood	89023526	1	761.25	1.5	3.2
13		S01 Add for Clear Coat					1.3
14		S01 Add for Underside(Complete)					1.6
15		<b>FENDER</b>					
16		S01 R&I RT Fender liner				Incl.	
17	*	S01 Repl RT Fender	89023524	1	337.00	2.4	2.2
18		S01 Overlap Major Adj. Panel					-0.4
19		S01 Add for Clear Coat					0.4
20		S01 Add for Edging					0.5
21		<b>FRONT DOOR</b>					
22		S01 Blnd RT Outer panel					1.0
23		S01 R&I RT Belt w'strip				0.3	
24		S01 R&I RT Mirror assy w/o defogger smooth				0.3	
25		S01 R&I RT Handle, outside w/o chrome				0.3	
26	*	S01 R&I RT Body side mldg				0.3	
27	#	S01 Repl Clean and Re-tape		1	15.00	0.5	
28			OTHER CHARGES				
29	#		E.P.C.	1	5.00		
<b>SUBTOTALS</b>					<b>1,867.12</b>	<b>9.0</b>	<b>14.0</b>

## Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

### ESTIMATE TOTALS

Category	Basis		Rate	Cost \$
Parts				1,862.12
Body Labor	9.0 hrs	@	\$ 71.00 /hr	639.00
Paint Labor	14.0 hrs	@	\$ 71.00 /hr	994.00
Paint Supplies	14.0 hrs	@	\$ 50.00 /hr	700.00
Other Charges				5.00
Subtotal				4,200.12
Sales Tax	\$ 2,562.12	@	7.5000 %	192.16
<b>Total Cost of Repairs</b>				<b>4,392.28</b>
Deductible				0.00
<b>Total Adjustments</b>				<b>0.00</b>
<b>Net Cost of Repairs</b>				<b>4,392.28</b>

MyPriceLink Estimate ID / Quote ID:

[REDACTED]

For more information regarding State Farm's promise of satisfaction relating to new non-original equipment manufacturer (non-OEM) and recycled parts, please visit: <http://st8.fm/7X4> or QR code.



Register online to check the status of your claim and stay connected with State Farm®. To register, go to <http://www.statefarm.com/> and select Check the Status of a Claim. If you are already registered, thank you!

# Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

## SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
<b>Deleted Items</b>							
2		R&I R&I bumper cover				-1.4	
3	*	Repl RCY Upper grille silver +25%	22865902	1	-110.00	-0.2	
7	<b>HOOD</b>						
8	**	Repl Opt OEM Hood	89023526	1	-647.06	-1.5	-3.2
9		Add for Clear Coat					-1.3
10		Add for Underside(Complete)					-1.6
<b>Added Items</b>							
2	*	S01 Repl License bracket	10337110	1	25.00	0.2	
3		S01 O/H bumper assy				2.4	
4		S01 Repl Lower grille silver	22775357	1	106.47	Incl.	
5	*	S01 Repl Bumper cover w/o fog lamps	89025047	1	279.00	Incl.	3.0
6		S01 Add for Clear Coat					1.2
7		S01 Repl Upper grille silver	22865902	1	157.15	Incl.	
11	<b>HOOD</b>						
12		S01 Repl Hood	89023526	1	761.25	1.5	3.2
13		S01 Add for Clear Coat					1.3
14		S01 Add for Underside(Complete)					1.6
15	<b>FENDER</b>						
16		S01 R&I RT Fender liner				Incl.	
17	*	S01 Repl RT Fender	89023524	1	337.00	2.4	2.2
18		S01 Overlap Major Adj. Panel					-0.4
19		S01 Add for Clear Coat					0.4
20		S01 Add for Edging					0.5
21	<b>FRONT DOOR</b>						
22		S01 Blind RT Outer panel					1.0
23		S01 R&I RT Belt w'strip				0.3	
24		S01 R&I RT Mirror assy w/o defogger smooth				0.3	
25		S01 R&I RT Handle, outside w/o chrome				0.3	
26	*	S01 R&I RT Body side mldg				0.3	
27	#	S01 Repl Clean and Re-tape		1	15.00	0.5	
<b>SUBTOTALS</b>					<b>923.81</b>	<b>5.1</b>	<b>7.9</b>

## RATE CHANGES

Sales Tax \$ 1243.31 2.5 ( 5 % to 7.5 %) = 31.08

## CHANGES TO ADJUSTMENTS

### Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

#### TOTALS SUMMARY

Category	Basis			Rate	Cost \$
Parts					923.81
Body Labor	5.1 hrs	@		\$ 71.00 /hr	362.10
Paint Labor	14.0 hrs	@		\$ 71.00 /hr	994.00
Additional Supplement Labor					-433.10
Paint Supplies	14.0 hrs	@		\$ 50.00 /hr	700.00
Additional Supplement Materials/Supplies					-305.00
Subtotal					2,241.81
Sales Tax	\$ 1,318.81	@		7.5000 %	98.91
Additional Supplement Taxes					31.08
<b>Total Supplement Amount</b>					<b>2,371.80</b>
<b>NET COST OF SUPPLEMENT</b>					<b>2,371.80</b>

MyPriceLink Estimate ID / Quote ID:

[REDACTED]

#### CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	2,020.48	MARIO SARAVIA
Supplement S01	2,371.80	Lester Quarterman
<b>Workfile Total:</b>	<b>\$ 4,392.28</b>	
<b>NET COST OF REPAIRS:</b>	<b>\$ 4,392.28</b>	

NOTICE TO REPAIRER: THIS IS NOT AN AUTHORIZATION TO REPAIR. THIS IS AN APPRAISAL OF DAMAGES ONLY. NO APPRAISER OR ADJUSTER HAS AUTHORITY TO AUTHORIZE REPAIRS. AUTHORIZATION TO REPAIR AND GUARANTEE OF PAYMENT CAN ONLY BE MADE BY VEHICLE OWNER. WORLEY CLAIM SERVICE LLC, SPECIFIES AND INTENDS THAT ALL REPAIRS AND/OR PART REPLACEMENTS LISTED HEREON ARE MADE IN STRICT ACCORDANCE WITH MANUFACTURER'S SPECIFICATIONS AND RECOMMENDATIONS. WORLEY CLAIMS SERVICE LLC, AND/OR ITS CLIENTS ASSUMES NO RESPONSIBILITY FOR REPAIR QUALITY AND SAFETY, SUPPLEMENT DAMAGES ARE SUBJECT TO RE-INSPECTION.

State Farm Insurance  
11350 Johns Creek Pkwy  
Duluth, GA 30097-0001



## Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide DR1CB06, CCC Data Date 09/01/2022, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (\*) or Double Asterisk (\*\*) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2023 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

### SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

### SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

### OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blend=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Intelligent Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.



**Supplement of Record 1 with Summary**

---

**Owner:** [REDACTED]

**Job Number:**

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

**\*\*\*\*\*INSURANCE COMPANY DISCLOSURES AND CUSTOMER NOTIFICATIONS\*\*\*\*\***

**THE FOLLOWING DISCLOSURE APPLIES TO THOSE PARTS IDENTIFIED AS NON-OEM ON THE ESTIMATE:**

**THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF REPLACEMENT PARTS THAT WERE NOT MANUFACTURED BY OR FOR THE MANUFACTURER OF YOUR MOTOR VEHICLE. WARRANTIES, IF ANY, APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE PARTS MANUFACTURER OR DISTRIBUTOR RATHER THAN BY THE MANUFACTURER OF YOUR VEHICLE.**

## Supplement of Record 1 with Summary

Owner: [REDACTED]

Job Number:

2013 CHEV Impala LT (Fleet) 4D SED 6-3.6L Gasoline Direct Injection Crystal Red Tintcoat

### PARTS SUPPLIER LIST

Line	Supplier	Description	Price
9	G5 Autolights Sales Representative 16700 Hardy St Suite C Houston TX 77032 (281) 982-3428	#YGYGBN RCY RT Headlamp assy +25% RT H/LAMP ASSY-IQ1,S#1371 - R.	\$ 145.00



Bobcat  
F7

SAFELITE SOLUTIONS

Date: 12/11/24  
Time: 12:10:33

To: WEST FARGO AUTO BODY Shop#: 089808  
801 MAIN AVE W Fax: 701-282-9504  
WEST FARGO ND 58078 Tel: 701 281 1772

Referral#

Customer: [REDACTED] Home: [REDACTED]  
[REDACTED] Bus: 0- 0- 0

Date of loss:  
12/06/2024

Vehicle: 2023 FORD TRUCK BRONCO 4D 4X4 4 D  
Type of Loss: REPLACE DW02839 GTY  
Deductible: \$.00

W/S LIST: -41.0% LABR: \$37.00 PER HOUR  
C/T LIST: -41.0% LABR: \$37.00 PER HOUR  
Recalibration: Static \$350.00 Dynam: \$300.00 Dual: \$450.00

KITS: W/S 1.0 \$25.00; 2.0 \$25.00 H/M 1.0 \$30.00; 2.0 \$60.00 F/C 2.0 \$25.00

- If the cost of claim is over \$2000, please seek Pricing Approval.

Notice:

If approval is indicated on this work order (IE:OEM) and the parts are priced under NAGS/Mitchell please do not contact shop care for approval. Approval is only needed when no prior approval has been given, exception pricing is being requested or the part is not priced by NAGS; such as: RV, sunroof, any molding parts, or miscellaneous charges. In those cases seek pricing approval. Performance of services constitutes acceptance of the communicated price and billing instructions.

#### INSHOP SERVICE

PART REQUIRES RECALIBRATION.

COMPANY: AMERICAN FAMILY INSURANCE ID#: 09037 EDI MAILBOX: SAFL SAFL107

#### Billing Instructions

Sold To: [REDACTED] Please Show On Your Invoice  
Bill To: AMERICAN FAMILY INSURANCE 1) Referral#: [REDACTED]  
Address: PO BOX 182277 2) Full Vehicle Vin Number  
COLUMBUS, OH 43218-2277 3) Valid NAGS Part Numbers  
Invoice at safelitesolutionsnetwork.com 4) Customer's Signature

- You must include sales tax on your invoice if applicable.
- Please complete and submit a W9 with your first invoice.
- Payment will be rendered upon receipt of funds from the client.
- Invoices should be submitted within 10 days of installation.
- AMERICAN FAMILY INSURANCE will not reimburse for deductibles not collected.

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_  
Please return your invoice signed by the customer, along with this signed fax

Bobcat |-----|  
F7 | S A F E L I T E S O L U T I O N S |Date: 11/24/14  
Time: 15:11:36To: WEST FARGO AUTO BODY Shop#: 075346  
801 MAIN AVE W Fax: 701-828-9504  
WEST FARGO ND 58078 Tel: 701 281 1772Referral#  
[REDACTED]Customer: [REDACTED] Home: [REDACTED]  
Bus: 0- 0- 0Date of loss:  
10/31/2014Vehicle: 2010 CHEVROLET SILVERADO K1500 4  
Type of Loss: REPLACE DW01658 GBY  
Deductible: \$100.00W/S LIST: -37.0% LABR: \$43.50 PER HOUR  
C/T LIST: -37.0% LABR: \$43.50 PER HOUR

KITS: W/S 1.0 \$15.00; 2.0 \$30.00 H/M 1.0 \$20.00; 2.0 \$40.00 F/C 2.0 \$30.00

- If the cost of claim is over \$2000, please call or email Pricing Approval.

## ----- Notice:-----

Please contact Safelite at 1-614-602-2120 prior to beginning the work for any part not priced by NAGS, including but not limited to RV, sunroofs, OEM, dealer, net priced, premium, other charges and any molding parts. Performance of services constitutes acceptance of the communicated price and billing instructions.

Please contact Shop Care to update and approve the part, if the part used does not match the order.

-----  
INSHOP SERVICE

COMPANY: FARMERS INSURANCE ID#: 09030 EDI MAILBOX: SAFL SAFL107

## ----- Billing Instructions -----

Sold To: [REDACTED]

Please Show On Your Invoice

Bill To: FARMERS INSURANCE

1) Referral#: [REDACTED]

Address: PO BOX 182277

2) Full Vehicle Vin Number

COLUMBUS, OH 43218-2277

3) Valid NAGS Part Numbers

Invoice Online at SGCNetwork.com

4) Customer's Signature

- You must include sales tax on your invoice if applicable.
- Payment will be rendered upon receipt of funds from the client.
- Invoices should be submitted within 10 days of installation.
- FARMERS INSURANCE will not reimburse for deductibles not collected.

Customer Signature \_\_\_\_\_

Date \_\_\_\_\_

Please return your invoice signed by the customer, along with this signed fax





January 21, 2025

**RE: OPPOSE, [HB1359](#) Auto Repair Shop**

Good morning/ Afternoon, Mr. Chairman, members of the committee, my name is Brooke Kelley and I'm the Assistant Vice President of State Government relations for the American Property Casualty Insurance Association, better known as APCIA. APCIA is the primary national trade association for home, auto, and business insurers. Our mission is to promote and protect the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. I'm here today on behalf of over 1200 APCIA member companies, who together write nearly 60 percent of the auto insurance written in the US.

In North Dakota, APCIA's members write more than \$9.1 billion in property and casualty insurance premiums. We respectfully submit the following comments in opposition to **HB1359**.

APCIA strongly supports consumer choice in collision repairs. Direct repair programs serve a critical role in providing consumers with more choices and valuable information when it comes to auto body repairs. The benefits of these programs are well-documented, and it is vital to recognize the positive impact they have on the consumer experience.

Taking away direct repair programs takes away informed consumer choice. Numerous court cases, including the precedent-setting case in Texas, *Allstate v. Abbott*, have affirmed that consumers benefit from having access to information about repair options. By eliminating these programs, we would be withholding information from consumers, thus limiting their ability to make informed decisions. As the judge in *Allstate v. Abbot* wrote in his order upholding an auto insurers right to commercial free speech, consumers never benefit from less information.

Consumers who use a direct repair facility can be assured that their vehicles are being repaired at a shop that has met a set of strict criteria designed to ensure quality standards of repair, reasonable prices, convenience and customer satisfaction.

Automobile accidents are inherently stressful and inconvenient. Direct repair programs simplify the repair process, allowing repairs to begin immediately and coordinating logistics like estimates and rental cars. This support reduces the burden on consumers during a challenging time. Of course, there are one off situation where the experience for a customer is not perfect – but those are one off situations and the benefits of having this type of program outweigh removing them all together.





Removing these programs would complicate this process and detract from the convenience that consumers currently enjoy. With direct repair programs, consumers can return to their vehicles faster. The insurance adjuster's involvement is streamlined, meaning fewer delays and a quicker resolution. If these programs are taken away, we run the risk of increasing repair times, leading to longer periods without personal transportation—an inconvenience that many working families cannot afford.

Lastly, it is essential to recognize that insurers are committed to maintaining a positive relationship with their policyholders. A negative claims experience could lead to the loss of long-term customers. Direct repair programs align with insurers' goals to provide quality service and satisfaction, which ultimately benefits consumers. In conclusion, I urge you to consider the profound impact **HB 1359** would have on consumers across North Dakota. Direct repair programs empower individuals, provide essential quality assurance, and streamline the repair process. Taking these options away would harm consumers and negate the advantages that have been recognized in other states.

Thank you, and I would be happy to answer any questions.



January 22, 2025

Chair Dan Ruby and Members of the Committee  
Committee on Transportation  
North Dakota House of Representatives

RE: House Bill 1359 – Repair Shop Preference – Oppose

Dear Chair Ruby and Members of the Committee:

The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in North Dakota. Working hand-in-hand with our member companies and North Dakota law enforcement, we help to detect, prevent, and deter insurance crimes, including vehicle theft. While NICB provides value to our member companies, we also serve a significant public benefit by helping to stem the estimated billions of dollars in economic harm that insurance crime causes to individual policyholders across the country every year.

Vehicle collisions often cause significant strain on victims. In addition to dealing with any serious injuries that may result, victims must often report to law enforcement and file insurance claims. Handling ongoing medical issues; managing follow-up appointments with either medical professionals, insurance carriers, or law enforcement agencies; providing additional written material that may be required; and finding a reputable vehicle repair shop all pose significant burdens on victims as they deal with the after-effects of their misfortune.

An insurer preferred repair shop provides an efficient method for vehicle owners to find a reputable shop. Preferred repair shops are vetted by the insurer reducing the risk of fraud through inflated repair invoices, including charging egregious storage and other administrative fees. NICB has seen an increase in unscrupulous repair shops charging hundreds of dollars per day in storage fees, creating a perverse incentive against the timely repair of a vehicle. These storage and administrative fees are not part of initial repair estimates, which focus on parts and labor, and are only added to the bill after repairs are complete.

A repair shop preference is a suggestion—not a requirement. A vehicle owner may freely utilize other shops that they know to be reputable.

House Bill 1359 would restrict insurers from informing their insureds of reputable repair options after a collision. The restriction of this information would make North Dakotans more vulnerable to potential fraud.

**Accordingly, we ask that you vote No on House Bill 1359.**

We thank you for considering our views as you deliberate the merits of the bill. If you have any questions or need additional information, please contact me at [csepich@nicb.org](mailto:csepich@nicb.org) or (847) 772-7667.

Sincerely,

*Craig Sepich*

Craig Sepich  
Director  
Office of Strategy, Policy, & Government Affairs  
National Insurance Crime Bureau

# 2025 HOUSE STANDING COMMITTEE MINUTES

## Transportation Committee Room JW327E, State Capitol

HB 1359  
1/24/2025

Relating to a prohibition on preferred automobile repair shops.
---

11:16 a.m. Chairman D. Ruby opened the meeting.

Members Present: Chairman D. Ruby, Vice Chairman Grueneich, Representatives Christianson, Dressler, Finley-DeVile, Frelich, Johnston, Hendrix, Kasper, Koppelman, Maki, Morton, Osowski, Schatz

### Discussion Topics:

- Discriminating against small shops
- Keeping rates low
- Keeping big companies in business vs small businesses
- Ensuring people's choice
- Needed to keep insurance companies from manipulating the market.
- Lack of market increases in last 10 years
- Compared to a monopoly
- Striking "or communicate"

11:18 a.m. Representative Kasper moved a Do Pass.

11:16 a.m. Representative Morton seconded the motion.

11:20 a.m. Representative Frelich resisted the motion.

11:20 a.m. Chairman D. Ruby resisted the motion.

11:25 a.m. Representative Kasper withdrew Do Pass motion.

11:25 a.m. Representative Hendrix moved to adopt amendment LC #25.0995.02001.

11:25 a.m. Representative Osowski seconded the motion.

11:26 a.m. Voice vote - motion passed.

11:26 a.m. Representative Kasper moved a Do Pass as Amended.

11:26 a.m. Representative Morton seconded the motion.

Representatives	Vote
Representative Craig Headland	N
Representative Jared Hagert	Y
Representative Dick Anderson	N
Representative Jason Dockter	Y

Representative Ty Dressler	Y
Representative Jim Grueneich	N
Representative Mike Motschenbacher	Y
Representative Dennis Nehring	Y
Representative Jeremy Olson	Y
Representative Todd Porter	Y
Representative Vicky Steiner	Y
Representative Nathan Toman	Y
Representative Austin Foss	Y
Representative Zachary Ista	Y

11:32 a.m. Motion passed 11-3-0.

11:32 a.m. Representative Kasper will carry the bill.

11:33 a.m. Chairman D. Ruby adjourned the meeting.

*Janae Pinks, Committee Clerk*

January 24, 2025

Sixty-ninth  
Legislative Assembly  
of North Dakota

**PROPOSED AMENDMENTS TO**

*JB 1-24-25*  
*1081*

**HOUSE BILL NO. 1359**

Introduced by

Representative Koppelman

- 1 A BILL for an Act to create and enact a new section to chapter 26.1-40 of the North Dakota  
2 Century Code, relating to a prohibition on preferred automobile repair shops.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

- 4 **SECTION 1.** A new section to chapter 26.1-40 of the North Dakota Century Code is created  
5 and enacted as follows:

6 **Preferred repair shop - Prohibited.**

- 7 1. An insurance company may not recommend, give preference, ~~or~~ give incentives, ~~or~~  
8 communicate to a specific repair shop or chain of repair shops for the repair of  
9 automobiles covered by the insurance company.  
10 2. An insurance company may assign an adjuster to evaluate the damage to the  
11 automobile and make an offer to the insured. If the insured disagrees with the offer,  
12 the insured may submit an estimate from a repair shop of the insured's choosing to  
13 justify the insured's claim the insurance offer should be higher.



**REPORT OF STANDING COMMITTEE  
HB 1359**

**Transportation Committee (Rep. D. Ruby, Chairman)** recommends **AMENDMENTS** ([25.0995.02001](#)) and when so amended, recommends **DO PASS** (11 YEAS, 3 NAYS, 0 ABSENT AND NOT VOTING). HB 1359 was placed on the Sixth order on the calendar.