



## Ankeny Auto Body Unveils New Website, Ad Campaign

The Spring season brings a new look and a variety of improvements to Ankeny Auto Body's website. As part of an aggressive corporate identity campaign, the newly redesigned website provides new content and useful information to its visitors.



### FORTUNATELY, THERE'S ANKENY AUTO BODY

Two in a series of five print advertisements in Ankeny Auto Body's "good fortune" ad campaign.

"The new site is key to educating our customers and insurance partners about our collision center's capabilities and the benefits we offer," said Mark Martin, Owner of Ankeny Auto Body. "We're excited about having an additional tool that showcases the quality of service and the commitment we have with our customers," added Martin.

The new site includes helpful information for customers on their vehicle's care and maintenance as well as complete information on services provided and a snapshot of Ankeny Auto Body's customer satisfaction ratings for the last year.

The site also treats customers to an interactive presentation featuring Ankeny Auto Body's "good fortune" ad series. The campaign focuses on the unpredictable nature of accidents and offers some wit and humor to audiences, making for a smart and memorable campaign.

"The ads are regularly featured on the front cover of the Ankeny Press Citizen and are attracting a lot of attention," said Martin. The "good fortune" series consists of five ads and will run throughout the year as a print advertising campaign for Ankeny Auto Body. The new website can be viewed at [www.ankenyauto.com](http://www.ankenyauto.com)

### Ankeny Auto Body to Receive I-CAR Gold Status in 2003



Ankeny Auto Body's staff will receive their I-CAR Gold Professionals certification in 2003, a designation considered to be the one of the highest collision repair training recognitions a business can earn.

The Gold Class Professionals program was created in 1990 to recognize those businesses that are committed to quality and excellence through training. Gold Class businesses are dedicated to providing their customers with efficient, safe and high-quality collision repairs.

I-CAR's Gold Professionals standard certifies Ankeny Auto Body as a collision repair center that can properly repair its customers' collision-damaged vehicles while understanding the need to continually update their training and knowledge of the collision repair process.



### MORE INFORMATION, MORE RESOURCES, NEW LOOK

A sample page from [www.ankenyauto.com](http://www.ankenyauto.com) - Ankeny Auto Body's new website unveiled last May.

## auto body Ankeny 2002-2003 collision repair specialists

### CSI CORNER

Customer Service Index Ratings for Ankeny Auto Body for the past 12 months.

<b>APRIL 2003</b>	<b>100%</b>
<b>MARCH 2003</b>	<b>100%</b>
<b>FEBRUARY 2003</b>	<b>100%</b>
<b>JANUARY 2003</b>	<b>100%</b>
<b>DECEMBER 2002</b>	<b>93.9%</b>
<b>NOVEMBER 2002</b>	<b>100%</b>
<b>OCTOBER 2002</b>	<b>96.2%</b>
<b>SEPTEMBER 2002</b>	<b>96.8%</b>
<b>AUGUST 2002</b>	<b>100%</b>
<b>JULY 2002</b>	<b>95.8%</b>
<b>JUNE 2002</b>	<b>100%</b>
<b>MAY 2002</b>	<b>96.4%</b>
<b>APRIL 2002</b>	<b>97.5%</b>

Information compiled by CSI Complete, a national provider of Customer Service Indexing. For more information, please call 1-800-343-0641.

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# Iowa Insurers May Have to Consider DV

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Iowa insurers may soon be required to consider diminished value (DV) in all claims made, whether they are first party or third party claims. And in this rare instance, the insurers and many repairers are in agreement about this issue: Both aren't happy about it. Insurers don't agree that DV is valid, and some collision repairers feel they will be involved in an argument they don't think should concern them.

If the formal version of a draft bulletin issued by the Iowa Insurance Division (IID) gets approval with its current wording, insurers would be forced to pay out for DV. However, because Iowa courts have ruled that DV is recoverable only if the claimant is able to prove that there is a difference between the reasonable market value of an automobile pre-accident and post-accident, this would be factored into whether payment of DV is actually recoverable.

In addition to the bulletin, Iowa House Bill (H.B.) 441 was introduced to the Iowa House Committee on Commerce and Regulation on March 5 that would mandate the insurer to compensate the insured for DV in market resale value – even after the vehicle has been repaired – in all first-party claims. The bill has been assigned to the Commerce Committee.

Dan Risley, executive director of the Society of Collision Repair Specialists (SCRS), says that collision repairers shouldn't be involved with arguments about DV – that it should stay between the vehicle owner and the insurance company. "Unfortunately by virtue of paying diminished value, collision repairers are impacted," he says, noting that it may increase total losses. He cites Georgia as an example. The courts there ruled that insurers must automatically consider DV. "As evidenced by Georgia, the total losses are on the rise, and the number of repairable vehicles are decreasing. There is no benefit to collision repairers if this legislation passes." He adds that although a vehicle owner "may be elated to receive a check for DV, but [he or she] may not realize the long-term consequences when premiums rise."

The National Association of Independent Insurers (NAII) is vehemently opposed to both the bill and the bulletin. Although the NAII says it's appreciative that the IID forwarded on the draft bulletin for review by the organization with a chance to provide its comments, the group maintains that the bulletin is unnecessary. It also questions the IID's authority to assert that an insurer must consider DV in the measurement of damages. However, the NAII is "pretty confident that the bill is not going to go anywhere," says Ann Weber, NAII counsel in state and government affairs for regulatory and insurance activity in Iowa.

"We are opposed because right now, insurance contracts don't include DV," Weber says. "We [insurers] pay to repair the vehicles to pre-accident condition," Weber says. "DV is not part of the contract and they shouldn't legislatively try to make it a part of the contract. If a vehicle is repaired properly, then there is no such thing as a diminution in value."

However, the bulletin is based on an Iowa Supreme Court Case. In Peppanheim vs. Lovell (Iowa 1995), the court found that when repairs could not fully restore a vehicle to its pre-accident market value, "the claimant is entitled to recover the difference between the reasonable market value of the vehicle before the accident and the reasonable market value of the vehicle after the accident," according to the draft bulletin.

In the bulletin, Iowa Insurance Commissioner Therese M. Vaughan says some insurance carriers do not consider DV as part of the damages and others include it only when a claimant requests it. "Carriers are reminded that in all cases of third-party automobile claims, carriers are expected to consider diminished value as an additional measure of damages," Vaughan says in the bulletin.

Rosemarie Mead, assistant commissioner for consumer affairs for the IID and who is handling questions and comments regarding the IID bulletin, did not respond to requests for comments.



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