EXHIBIT 2
DATE 3.10.05
SB 388

F A X

Dillon Collision Center Inc.
120 W. Franklin Ave.
Dillon, MT 59725

To:	Gene Dziza
Fax number:	14064420301
From:	Jay Nelson
Fax number:	4066832079
Business phone:	4066835278
Home phone:	
Date & Time:	3/9/2005 5:20:00 PM
Pages:	1
Re:	Please forward this fax to guest Gene Dziza when he registers this evnening.

By some estimates up to 50% of a given insurers available collision repair jobs are done by shops having a direct repair relationship with that company. Considering that most insurers only operate their programs in the larger cities in Montana, and there may only be one shop in each city on their program, the numbers could look like this: 1 shop in each of the 10 larger markets in Montana. Those ten shops represent 4% of the approximately 250 shops state wide. That's 4% of the collision repair facilities doing 50% of the available work, and the other 96 % left to share the remaining 50% of an insurers business. This imbalance has caused a situation where collision repair businesses have been created and grown entirely on the insurance companies directing work to them, not by normal market forces where the consumer is involved. This growing repair facility has no choice but to take on tremendous equipment expenses and overhead to keep up with the seemingly unending supply of work. The shop is now in a precarious position where it is totally dependant on the stream of work directed to them by an insurance company. If the insurance company now asks the shop to repair vehicles using substandard parts and procedures or the insurer will remove the shop from their program and give the work to a shop down the street, what is the shop to do? Who will the shop be loyal to, the vehicle owner or the insurer? Who will look out for the consumer who generally knows nothing about the collision repair process. The only people qualified to determine what is necessary to safely repair today's highly sophisticated vehicles are the collision repair professionals. If the consumers only ally in the repair process is removed because of undue pressure to cut costs or lose a significant portion of their business, who will stand up for the consumer? If a shops speaks out against this legislation you can rest assured that their livelihood depends on the insurance industry, and the vehicle owner is not their primary concern. With most shops seeing their sales declining from a myriad of circumstances, the insurers are circling like vultures knowing that at this time in particular shops are more frightened than ever to say no to whatever concessions they may require to participate in their program. Please help the free enterprise system to function for the benefit of the consumer and small