



The New Hampshire Driver's Guide to Choosing the Right Auto Body Repair Shop

To protect yourself from being taken advantage of by your insurance company or auto body shop, you must read this short report, by an industry insider.

Courtesy of Jason Battistelli of Mirror Image Automotive



According to the U.S. Census Bureau study, there were 10.6 million motor vehicle accidents in 2007 with reported damage.

If you, a friend, or family member has ever been in one, you know how aggravating and time consuming it can be to deal with some insurance companies, body shops, and car rental companies.

The good news is it doesn't have to be! There are shops out there that know how to work for you—along with your insurance company—to ensure you are fully compensated and your car is returned to its pre-accident condition.

In fact, a good auto body shops should be able to help you with:

- Major automobile accidents, totals, frame damage
- Minor fender benders, dings, dents, scratches
- Acts of vandalism (scratched paint, broken windows or windshields)
- Parking lot mishaps, where the guilty party took off without leaving a note!

This type of damage can greatly affect the value as well as long-term condition of your vehicle if not repaired properly. That's why your vehicle should be repaired to the manufacturer's standards, not repaired to the standards the insurance company feels is most cost effective.

To help educate you, we've compiled the five most important things you should know when you're looking for a body shop to work on your vehicle. It will also help you understand the insurance claim & repair process.

PLEASE NOTE:

The only purpose of this report is to protect you by educating you about the flaws and misconceptions in the current automotive claim process that could negatively impact you. The purpose of this report is not to blame, pick on, or point fingers at any particular insurance company or body shop.



5 THINGS YOU NEED TO KNOW WHEN FILING AN INSURANCE CLAIM

1. "Steering" can negatively affect repair quality and maybe even your safety.

Steering is a term used when insurance companies try to pressure their customers into taking their cars to the insurance company's "preferred" shop.

Insurance company will sign a contract with specific body shops ("preferred" shops) that will agree to repair vehicles the way the insurance company wants, for the price the insurance company feels is appropriate, and within a time frame the insurance company specifies. In return, the shop gets work referred to them by the insurance company. They essentially end up working for the insurance company.

Leaving the decision of how a car needs to be repaired up to the party that is covering the costs (the insurance company) is never a good idea. The repair method should be decided by an industry professional using OEM recommended guidelines, not by your insurance company using the cheapest method possible.

They use various tactics to persuade customers to use their "preferred" shops. Below, I've listed some of the sales tactics and misleading statements used by some insurance companies to get you to use their "preferred" shop, and thus saving them lots of money.

"We will warranty the work for life if you go to our preferred shop."

The truth is... Each body shop is ultimately responsible for the quality of their repairs, not the insurance company. Avoid any repair shop that doesn't give you a warranty on their work.

Insider studies have shown that you are up to 30% more likely to return to a shop with a warranty issue at a "preferred" shop, due to rushed, incomplete, corner cutting repairs. Nobody has time to go back to the shop to fix something that should have been done right the first time.

"If you don't use our preferred shop, you may have to pay extra out of pocket expenses if the estimates are different."

The truth is... You should never have to pay anything over your deductible. An honest independent body repair shop that knows the claim process will fight for their customers to make sure the insurance company pays for everything they are responsible for.



"If you go to our preferred shop we can set up a rental car for you."

The truth is... Any good repair shop will minimize your hassle and save you up to 30 minutes by setting up a rental for you, and have it waiting for you at the shop ahead of time!

"If you go to our preferred shop, you won't have to deal with any paperwork."

The truth is... A reputable shop will be an expert at the claim handling process with all insurance companies. You should only have to make one call to file your claim, and one call to set up your appointment with the body shop you choose.

"You must go to our preferred shop to get an estimate."

The truth is... You have the right to use any body shop you choose. Any insurance company can send out an adjuster to your location or the body shop you choose to go over the damage and approve the repairs.

2. Direct Repair Programs cause higher customer dissatisfaction rates.

"Preferred" shops that participate in an insurance company's Direct Repair Program are often required to give significant discounts to the insurance companies, saving them hundreds of dollars on each repair.

"Preferred" shops are often forced to meet very tight completion times by the insurance company. If they don't finish when the insurance company dictates, they'll have to pay for the customer's additional rental charges.

This means extra profits for insurance companies, while the customer will still have to pay the full deductible. Does it seem fair that your insurance company should get a discount and not you? After all, it is your premiums that they are using to pay for the repairs.

To make up for this discount, the body shop must compensate with increased repair speed and higher volume. This has caused some of the highest customer dissatisfaction rates of any industry.

3. Common pay structure flaws, compromising quality and safety.

Many of the "Preferred" body shops pay their employees a "flat rate" based on how many hours the repair should take, not what it actually takes them. Unfortunately this encourages the employees to rush each job as fast as they can. Some employees are able to earn up to 100 hours pay in a 40-hour workweek.

The end result of these types of jobs that were rushed are problems ranging from:



- Rusting around the repair area
- Bubbles or fogging of the new paint
- Dirt, runs, or excessive orange peel in the clear coat finish
- Poorly-aligned body panels
- Doors that don't open or shut properly
- Lights or other powered items that don't work because they weren't plugged back in correctly—or at all
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Look for body shops that pay their employee's a salary or hourly, because they usually produce much higher quality work. Instead of rushing jobs out the door to increase their paycheck, they can focus on safe, quality repairs for your vehicle.

4. A body shop should work for you... not your insurance company.

The first action taken by the insurance company after you file your claim will be to get an estimate of the damages. When an adjuster from your insurance company looks at a vehicle, they write the estimate to minimize their payout. Their estimates are based only on what they can see from the outside, often-leaving hundreds if not thousands of dollars off the estimate. This can greatly benefit them if you do not end up repairing your vehicle, essentially keeping some of your money in their pockets.

An accurate estimate cannot be written until the vehicle is completely torn down and all damage can be assessed. The key is to have an auto body shop that is working for you. A shop that will constantly communicate with your insurance company, take pictures, and document the entire repair process so that the insurance will pay for all necessary repairs.

"Preferred" shops don't need to care much about the actual vehicle owner, who, by the way, is the real customer here. Their only priority is to please the insurance company.

People involved in an accident usually have many questions about how the whole claim process works. This is a perfect time for you to talk to your auto body shop, and work out a plan to make the claim process as fast and conveniently for you as possible. Your repair shop should be an asset to you, helping you through the entire claim process.

So to get the best quality repairs, personalized service, with the fewest hassles, work with an experienced auto body shop that works with your insurance company not for them.



5. Don't pay extra for worn parts or paint

Unless you are familiar with the auto insurance industry, chances are you've never heard of the term Betterment. It's a term the insurance company uses when talking about reimbursing a vehicle owner a certain percentage of cost when replacing a worn part with a new one.

For example: If your \$100 tire was damaged during an accident and it only had 50% of the tread left, they would only pay \$50 to replace that tire, making you pay the additional \$50. This can stick you with hundreds of dollars of extra costs, in addition to your deductible.

The fact is the insurance company responsibility is to return your vehicle to pre-accident condition. That's why you pay your premiums every year. You rightfully expect that when you need to use it, the insurance company will hold up their end of the bargain. This is especially true when dealing with someone that hits your vehicle and their insurance is covering your repairs. It's bad enough that you have to deal with the inconvenience caused by someone else hitting you, you should not have to come up with any out-of-pocket expenses.

Think of it this way: If the accident never happened, you'd still be driving on that same tire for another couple of years with no expense.

Keep in mind, if you decide to go to your insurance company's "Preferred" shop, they'll be backing the insurance company's side on this topic, not yours.

A major benefit of dealing with a reputable independent shop is that they'll fight on your behalf to get the insurance company to pay 100% of the parts & repairs. This can save customers hundreds or thousands of dollars worth of betterment charges.



CONCLUSION

Now that you know more about some of the misleading sales tactics some insurance companies use when you submit a claim for bodywork, you can now make an informed decision about the body shop you use to get your vehicle fixed.

A reputable independent auto body shop that works in your best interest, not your insurance company, will make sure:

- Your vehicle is repaired quickly, properly, and thoroughly
- Repairs are done to manufacturer specifications
- Parts used in your repair are safe and reliable and approved by your manufacturer
- You are the customer, and you are completely satisfied with the repair
- You don't waste your valuable time dealing with all the hassles of a claim
- To minimize any inconvenience by setting up a rental for you
- Their workmanship is guaranteed with a lifetime warranty
- You don't pay any unnecessary extra fees in addition to your deductible

CONSIDER MIRROR IMAGE

Mirror Image Automotive is an independent auto body shop in Greenland NH. Over the years, our customers have saved thousands of dollars in unnecessary repair costs by having us act as their advocate and stand up for their rights with insurance companies. We work hard for our customers, so they get compensated for the proper repair done the right way.

If you've been in an accident or mishap, and need an estimate for any auto body repair, from minor accidents, paint jobs, framework, or even if your car may be totaled and you want to make sure you get a fair payout call me, Jason Batistelli, at Mirror Image Automotive at 603-427-1055.

You'll get a thorough and accurate estimate, and I'll advise you on the best way to proceed with your insurance claim and vehicle repair.

