

Auto Claim: Insider tips

Here are a few insider tips from body shops and insurance agents on improving your auto claim experience:

- Don't wait until after an accident to find out if your policy covers "like kind and quality" parts. Superior policies provide this coverage and give you the right to have your car restored to its pre-loss condition.
- If you're involved in an accident, keep a diary of communications with insurance company representatives (yours and others) and body shop(s).
- If your insurance company is steering you to a specific body shop, learn about your right to choose by reading "Your Car, Your Choice."
- We're all for using recycled materials, and it's fine to use recycled parts for fixing doors, roofs and the like, but some parts (such as suspension) are not safe to recycle – no matter how much money it saves your insurer.
- If you have a good agent, he/she will explain the claim process and your rights and help you troubleshoot any problems that arise.
- If you've already given a recorded statement about an accident but you're asked for more information, offer to provide it as a written statement instead of a second recording.
- If you've been injured in an accident, get fully informed about how you'll be impacted (medical treatment, job loss, etc.) and your legal right to compensation.

Your Car, Your Choice

Your car mechanic is like your spouse – once you find a good one, you try to hold on to them for life. And no one should interfere with this relationship, including your insurance company. If your car is damaged in an accident and needs repairs, your best bet is to go to a body shop you trust, or one recommended by a friend or a consumer review source. Be prepared to pay your deductible out of pocket. Be wary of a body shop that offers to "absorb" your deductible. Review your policy.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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Your insurer may try to steer you to a “preferred vendor” or a shop that’s in their network. Depending on the laws in your state, this may be illegal and you may have the right to insist that your car be repaired where and how you choose. Your state may have an “[Auto Body Repair Consumer Bill of Rights](#)” that explains your rights. Search online or call your [state insurance department](#) to find out.

Your insurer may also try to insist that “alternative” parts be used for the repairs. This includes “aftermarket” (also called “crash”) parts and recycled or refurbished parts. The quality of these parts varies. Because they are generally cheaper than OEM (Original Equipment of the Manufacturer) parts, insurers pressure body shops to use them, and some policies now even mandate their use! Avoid buying that kind of policy if you can.

Consumer advocates, attorneys and insurers have tangled for decades over auto body shop steering and whether “aftermarket” parts are inferior to OEM parts. To learn more, read UP’s amicus brief in [Avery v. State Farm](#)

Insurance should put you back where you were before a loss. “Like kind and quality” has traditionally been the standard. And, some “alternative” parts are not safe for certain components of your car – for example, recycled suspension parts have caused serious accidents. If you don’t want your car repaired with “alternative” parts, [enforce your rights](#).

Editor’s Note (May 2010):

Our March Tip of the Month warned auto insurance claimants about the dangers of being “steered” by your insurance company to a body shop you are unfamiliar with, or have never used before. We received several helpful responses from our readers noting the positive experiences they had using an insurer’s preferred vendor.

One reader reported that “the repair work was first rate, and AAA handled everything from start to finish. I also received a lifetime guarantee on the repair. It was a great service, so I don’t want people to think they are always being steered in the wrong direction.”

Larry Tencer, a member of UP’s Agent Advisory Board, agreed. “At a recommended shop the insurance

company and agent have leverage. Over the years I have had far fewer problems with recommended shops than with ones the insured has picked,” he reported to UP.

However, one body shop owner warned policyholders not to be steered by an insurer’s “scare tactic”: “Most reputable body shops already guarantee their repairs for as long as the customer owns their vehicle. And if something goes wrong – or additional damage is found once the car has been repaired, the insurance company has always covered the additional damage whether or not we have a contract with them.”

We appreciate feedback from our readers—it enables us to present balanced views on important consumer issues.