

Greater Expectations

If you weren't thrilled with the way your insurer handled an auto accident claim, you're not alone. Consumer satisfaction with auto claims is dropping, according to a recent study by [J.D. Powers](#). Given how aggressively insurers compete for your auto business, you have the power to get a better outcome on your claim. 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.

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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