

STEERING PRACTICES BY INSURANCE COMPANIES

We have compiled a list of steering tactics that most insurance companies use to get you, the consumer to have your vehicle repaired by one of the insurance company's "Preferred Network Repair Shop." These shops are commonly known as DRP's: Direct Repair Program. The problem with these DRP's is that you, the owner of your automobile, are taken completely out of the equation of how your vehicle is repaired. At Billy Ray's Collision Center we do not have any contracts with any insurance companies which in turn allows us to repair your vehicle back to pre-accident condition the proper way. Our contract is with you, the customer! We work with all insurance claims but we do not have to conform to impractical business practices and "cut corners" to offer the insurance companies discounts which in turn can lead to poor, unsafe repairs to your car. Below are some of the things you will hear from your insurance company when you file a claim.

1. *"We have a shop near you that is on our list and their work is backed by a Lifetime Warranty by us."*

FALSE: Any and every shop is going to offer you a Lifetime Warranty. If you have a problem with your vehicle after the repairs are completed, you are not going to take your car back to the insurance company. You will take it back to the shop. The insurance company's warranty means nothing. In fact, it is a very common practice for a consumer to take their vehicle to another shop to have it repaired properly after it has been improperly repaired by a "DRP." Guess who pays for the corrective repairs? Answer: the repair shop that did the initial repairs, not the insurance company.

2. *"If you take your car to a shop that is not on our "list", you may have to pay out of pocket for additional expenses."*

FALSE: The insurance company is responsible for ALL repairs that are deemed accident related. The only thing you will ever have to pay to the shop is your deductible, if one applies, and the amount of the initial check that the insurance company wrote for the initial repair estimate.

3. *"If your car has been towed to a shop not on a "DRP" list, you will be responsible for any storage charges accrued while at the shop."*

FALSE: The insurance company is responsible for paying for "reasonable towing and storage charges" if you choose a repair facility not on their

“preferred” list. Most repair shops do not charge any storage fees if the vehicle is repaired at that shop.