

## It's Your Car, It's Your Choice

Don't be steered into another accident by your insurance company or the other parties insurance company. Did you know some insurance companies have ownership in some shops? Makes you wonder who the customer really is. Barry's Auto Body does not participate in many of the repair networks because of the concessions or stipulations in the contracts which generally leads to a lower cost/lower quality repair. We believe we have a responsibility to the vehicle owner who is ultimately our customer not the insurance company.

The reason insurance companies use carefully crafted word tracks is that the state does not allow insurance companies to "direct", "steer" or "refer" customers to a particular shop(or they are not supposed to), so they have come up with the following word tracks to intimidate the customer into thinking they have to do what the insurance company says, or they will not pay the claim. Some companies also have bonus programs for employees that steer claims to the networks, so don't think that they have your best interest in mind. Most of these claims people have never seen a particular shop, nor have any knowledge of any of the staff, they are just directing claims to whoever their company has a "deal" with so that they hit a bonus quota.

Whether you choose to use us or another repair shop Don't be manipulated by insurance companies word tracks.

## The Un-Truths

These are often heard phrases from Insurance Companies when you want to bring your vehicle to Barry's Auto Body or any shop that is not on their "List", and what our response is.

1. "They are not one of our network shops and they are not on our list, we can't guarantee the repairs"  
We are not on everybody's list, that is because we do not want to be. We identify the vehicle owner as our primary customer, not the insurance company. As for guaranteeing our work, they do not need to, as we have our own nationwide lifetime guarantee. When have you ever seen an insurance company with a car being repaired in their office? Truth is they will send you back to whomever you selected off their list.
2. "If you use them, we can't get an adjuster out for several days, if you take it to our network shop we will have someone start on it right away".  
This is just another ploy to steer you, we have heard insurance companies tell our customers how busy they are and they can't get someone out for 7 or 8 days, when we know their staff appraisers have little to do. Most companies are required to appraise a vehicle within 72 hrs.
3. "If you use that shop you will have to pay for your rental out of pocket"  
This is not true, but some insurance companies will try to force you into a rental reimbursement, which means they will either try to get you to pay with a credit card and then reimburse you, or offer to send check for x amount of rental days(which you should promptly refuse to do) . Most companies have direct bill agreements with rental companies, but they do not always disclose that. Always remember as a claimant against a company, that you also have specific rights that a policyholder may not have.
4. "They charge more than the prevailing rate and you will have to pay the difference in repair cost "  
There are very few cases where we have charged a customer the difference between what the actual cost were and what the insurance company was willing to pay. We will say that each customer collected the difference from the insurance company after a few phone calls. The laws states that the insurance company will pay the cost of repairs and case law has already determined that labor rate differences of \$2-\$4 an hour in a given market area is reasonable and competitive. Sometimes when there are discrepancies in the repair cost because a carrier is trying to force us to do something that is not in your best interest we can assist you in filing the complaint with the State Department of Insurance. It is a simple form that we will fill out for you and e-mail it.
5. "Claims take longer to settle if you use them"  
Well, we do look after everything for you, including making rental car arrangements and dealing with the appraiser. The only thing that takes longer is they are sometimes slow to respond and they do not pay us as quickly as they pay their preferred providers.

These are just a few of the word tracks used to manipulate the customer into using a specific repair facility. Be careful it's your vehicle, your investment, you have the right to make the choice on who repairs your vehicle.

We would be more than happy to assist you in the claims process. The truth is we work with about every company out there, more importantly we do not lose sight of who the customer is. We realize the investment that you have in your vehicle, and we want to make sure the value of your investment is not diminished through poor quality visible repairs. Most insurance companies play a game that says you will not keep your vehicle very long, so they are not worried about using sub-standard parts. The bad news about this is that while an insurance company may save

\$50 on a part, you the unsuspecting customer could be losing hundreds or even thousands of dollars when it comes time for you to trade your vehicle. If a company chooses to use these types of parts we will be more than happy to provide you with the name of a company that may be able to file a diminished value claim on your vehicle, which could compensate you for the usage of these types of parts.