

“The New Hampshire Driver’s Guide To Dealing with an Accident”

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 Batistelli 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, I’m sure 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, as your representative along with your insurance company. To make sure you are fully compensated to bring your car 100% back to pre-accident condition. After all that is what you pay for isn’t it?

I’m talking about:

- § 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 bad guy took off without leaving a note!

This kind of damage can greatly affect the value and long-term condition of your vehicle if not repaired properly. You want your Auto Body shop’s #1 priority to repair your vehicle to OEM standards, not to repair the vehicle the way the insurance company feels is most cost effective.

So here are **five** important things you should know when you’re looking for **the right body shop** to work on your vehicle. Things that you need to know to make sure that you fully understand the insurance claim & repair process, and how it works.

5 Things You Need To Know When Filing an Insurance Claim

1. ***“Steering” can negatively affect repair quality, maybe even your safety.***

Steering is term used when insurance companies try to pressure their customers into the idea they must take their cars to their ***“Preferred”*** shop.

Insurance company will sign a contract with specific body shops (***“Preferred”*** shops) that will agree to repair vehicles for them 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 more work referred to them then they could dream of. Making up for lost profits due to highly discounted repairs, with a huge volume of repairs. They essentially end up working for the insurance company.

Unfortunately, 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 quality always suffers with rushed, corner cutting repairs.

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 insurance companies to get you to use their ***“Preferred”*** shop, saving them lots of \$\$\$.

“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 will fight for their customers, to make sure the insurance company pays for everything they are responsible for.

“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!

“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.

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.

This adds extra profits for insurance companies, while you, the customer, still have to pay the full deductible. To make up for this discount, the body shop must compensate for it with increased repair speed and higher volume. This has caused some of the highest customer dissatisfaction rates ever seen.

“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.

“Preferred” shops often use pay structures to encourage their employees to rush repairs. Explained in more detail in the next section.

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

Many of the **“Preferred”** body shops pay their employees a “flat rate” pay based on how many hours the estimate software says a repair should take, not what it actually takes them. Unfortunately this encourages the employees to rush each job as fast as they can, the more jobs they can do, and the more money everyone makes, except you, you get stuck with poor quality rushed repairs. Some employees are able to earn up to 100 hours pay in a 40-hour workweek.

I’ve seen the end result of jobs that were rushed and the problems range 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 cause they weren't plugged back in

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 your claim is filed will be to send out one of their own adjusters to write an estimate for you. 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 benefit them if you do not end up repairing your vehicle.

An accurate estimate cannot be written until the vehicle is completely torn down and all damage can be assessed, and often times there may still be some things found during the repair process or during final assembly. The key is to have a shop that is working for you that will constantly work with your insurance company and keep 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 companies.

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 Body Shop, and work out a plan to make the claim process as fast, easy, and convenient for you as possible.

Bottom line is...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 only offer to 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 hit your vehicle and their insurance is covering your repairs.

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. We have saved our customer thousands of dollars worth of Betterment charges over the years.

Summary and conclusion...

Now that you know about some of the misleading sales tactics some insurance companies may use when you submit a claim for bodywork, you can 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:

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

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 simply standing up for their rights. We work hard for our customers, so they get compensated for the proper repair done the right way.

***Special Note:** The only purpose of this report is to **protect you** by educating you about the flaws and misconceptions in the current auto insurance system that could negatively impact you, if and when you need to file an insurance claim... **Not** to blame, pick on, or point fingers at any particular insurance company or body shop.*

Finally...

If you've been in accident or mishap, and need an estimate for any auto body repair, from minor accidents, full 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 Battistelli, 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.

You can get more information at www.MirrorImageAutomotive.com.

Respectfully...



Jason Battistelli – Owner
Mirror Image Automotive
Greenland, NH
603-427-1055

"My bumper needed replacement after the accident. It looks great now-the new bumper matches the car exactly. Quick quality work I'm definitely coming back again."

Beth McFarlane, Brentwood NH

"Jason has repaired accident damage two times in the past year. He did an excellent job both times. The repairs were done on time and there were no surprises from the original estimate. I highly recommend Mirror Image Automotive."

Debbie Ludington, Greenland NH

"Jason did a fantastic job! He went beyond my expectations when my historically complicated car had problems. He is honest and efficient, two things you don't usually expect from a mechanic, but always wish for!"

Shawna Chag, Greenland NH