

Direct Repair Program

As a consumer, it is important to know your rights when taking your vehicle in for repairs. If an accident results in reporting a claim to your insurance company and you are unsure of where to take your vehicle, the insurance company can recommend specific auto repair shops. These shops, also known as Direct Repair Programs (DRP), have an agreement or contract with one or more insurance companies. Once a repair shop is part of a Direct Repair Program, they must comply with the insurance company by maintaining a certain status. Insurance companies will constantly re-inspect the DRP shops to ensure quality repairs are being completed and damage estimates are accurate.

Using or not using a DRP facility is ultimately the consumer's decision. An insurance company cannot force you to take your vehicle to a specific shop for repairs. "Steering" consumers is considered unethical and illegal in some states, although often practiced by insurance companies because of the agreement in place. While the recommended repair shop may be a good place to start, researching a shop that fits your vehicle's needs would be the best approach.

Repair shops that are not part of a DRP program are often opposed to the DRP facilities that do have an agreement with insurance companies. Non-DRP shops feel the program steals work away from their shops by giving recommendations and referrals to DRP facilities only. Consumers are also concerned that DRP facilities and insurance companies are merely interested in making a profit. But often, if an insurance company receives too many complaints about a repair shop from its policyholders, that specific DRP will most likely be removed from the program.

To ensure your vehicle will receive quality repairs and be returned to a pre-loss condition, it is recommended the consumer is informed on the auto policy in place with the insurance company and how a claim will be handled in the event of an accident. For example, does the insurance company cover OEM (original equipment manufacturer) parts or after-market parts? Most insurance companies require their DRP facilities to use after-market parts (parts made by a company other than the manufacturer of your vehicle) in order to bring repair costs down. It is always recommended the consumer ask repair shops about specific warranties in place for the manufacturer of after-market parts. If a consumer does not want after-market parts used for vehicle repairs, obtaining an OEM policy should be discussed with the insurance company. Knowing the policy coverages, limits, deductible amount and rental-car allowance will also keep the consumer fully informed in the event of filing a claim.

Once the insurance policy is clearly understood, selecting a potential shop for repairs becomes the next step. Visiting a shop will allow you to develop an impression of the facility and its employees. Pay attention to cleanliness, customer service and the employees ability to answer your questions sufficiently. Consumers have the right to

know the following: Are employees certified to repair vehicles? What is the damage estimate? What kind of parts will be used? Is there a warranty or guarantee on parts or workmanship? Who is responsible for paying for the damages? Is there an "open-door policy" in place for the consumer to check on repairs being made? Will pictures be taken of the damages?

As a consumer, you have the right to have your vehicle repaired at any shop you choose. Insurance companies cannot "steer" you to one of their Direct Repair Program facilities. Staying informed, asking questions and doing research will help you select a repair shop that fits your needs. Obtain as many estimates as you feel needed and always require repairs that will return your vehicle to its pre-loss condition. It is your vehicle, therefore it is your choice.