

## MORE FREQUENTLY ASKED QUESTIONS

### How do I know if I am being “steered”?

The insurance companies that attempt to steer usually have certain “word tracks” that attempt to influence your decision like “We don’t have an arrangement with them”, “We can’t warranty their work”, “We cannot guarantee that you might not have to pay more there” or “We can’t authorize the repairs there without sending someone out, so it might be at least two or three days before we can inspect it”, are just a few samples of the word track. **Remember, repair facilities are the experts** in the collision repair process and they offer the warranty to the consumer.

### How do I find out if I have a good insurance carrier? Don’t they all do the same thing?

Yes and no. They insure risk while attempting to make a profit. Some carriers may not reimburse at the local competitive rate, or for certified parts, or for manufacturers recommended repairs possibly resulting in lower premiums. Cosmetically this may also affect the resale value of your vehicle or cause problems if you are leasing a vehicle. At the end of a lease cycle, your vehicle is inspected as required in your lease agreement.

Be informed. Ask some of your local collision repair facilities to name the top three carriers that they like doing business with and why.

## The State of Michigan acknowledges the repair facility as the “expert”!

*“To Protect and Serve the Motoring Public”*



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### YOUR REPAIR FACILITY INFORMATION:

### TOWING COMPANY INFORMATION:

### ACCIDENT OVERVIEW/NOTES

*Remember to place this in your glovebox along with your insurance information.*



**Automotive Service Association of Michigan**  
Representing the Automotive Repair Industry since 1935

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## Collision Repair: Don't be left Hanging...



It's Your Car,  
It's Your Family's Safety,  
It's Your Choice of Shop,  
It's the Law,

**It's that Simple!**

## BE INFORMED

Being involved in a traffic accident is a very stressful situation and the experience can be traumatic. We hope that everyone involved in the accident is okay as your well being is our primary focus.

As a licensed repair facility here in the State of Michigan, it is our commitment and legal responsibility to ensure that your vehicle is repaired back to the original vehicle manufacturer's specifications. Today's vehicles are extremely complex and their engineering is focused around keeping the passengers safe during a collision.

Vehicle manufacturer's accomplish this by using a combination of safety related items: Airbags, Seatbelts, Side Air Curtains and various metals that specifically "crumble" by design, keeping you and your passengers safe—which is our focus also.

### Deciding on a Repair Facility

The State of Michigan protects consumers by requiring various levels of licensing before someone can repair your car. The State of Michigan acknowledges the repair facility as the "expert". Make sure that the repair facility you choose is licensed and has licensed technicians. I would also ask for proof of ongoing training, looking for Vehicle Manufacturer training certificates, I-CAR training, ATEG training, or AMI training for support staff to name a few. It is also suggested to ask if they have a certified welder on staff. Furthermore, ask for their painters training certificates, PPG, BASF, DuPont, Sikkens, just to list a few. Checking with your local Better Business Bureau for any open complaints may also help confirm your shop of choice. Do your homework in advance.

### Making the Claim

Most collision repair facilities will help guide you through this process. Prior to making a claim, you should have the following information available:

- Your Selected Repair Facility Information
- Insurance Policy Information
- Police Report or Accident description
- Description of Damages

## FREQUENTLY ASKED QUESTIONS

### Who decides where my vehicle is to be repaired?

**YOU** as the vehicle owner or lessee **decide** where your vehicle is repaired. Public Act 190 states "*An automobile insurance policy and an automobile insurer and its employees, agents, and adjusters shall not unreasonably restrict an insured from using a particular person, place, shop, or entity for the providing of any automobile repair or automobile glass repair or replacement service or product covered by the policy*". As mentioned earlier, it is important to have your repair facility selected ahead of time.

### How long will it take before you can begin repairing my vehicle if my insurance company is involved?

Under State Law, once the vehicle owner authorizes the repairs, the repair facility can begin repairing the vehicle. However, when an insurance carrier is involved, the process is delayed as they verify damages on the vehicle. The industry standard is that most insurance carriers can authorize claims within 24 hours, the industry agrees that it is rare for a carrier to take any longer than that.

### What about lease vehicles? I have full coverage and my term is only so long before I turn the vehicle back in, so does any of this apply to me?

YES! You are responsible to fulfill the agreement you have with your lease company and are fully responsible for the vehicle when returned in accordance to that contract. For example, some insurance carriers may require the usage of Aftermarket Parts (not made by your vehicle manufacturer) which may not comply with your lease agreement. The lease company might seek reimbursement for corrective repairs in accordance to the lease agreement at the time of turn in along with potential penalties while the vehicle is brought into compliance. Again, ask your collision repair facility to assist you in this situation. The better insurance carriers comply with the lease agreements.

### Who warranties the repairs to my vehicle?

The State of Michigan requires that if a warranty is provided to consumers it (CONT'D NEXT PAGE)

### (WARRANTIES CONT'D)

must be in writing. If your insurance carrier states that they offer a warranty, have them forward it to you in writing and review their warranty with your repair facility before agreeing to any repairs—**it is the law.**

Although warranty terms may vary, it has become an industry standard that **collision repair facilities** offer a lifetime warranty on their repairs.

### Why are some shops on "DRP programs" and others are not?

The criteria for programs vary—but in many cases they are economically driven decisions by an insurance carrier. **Licensed repair facilities are recognized by the State of Michigan as the "expert" for the repair process.** Many of their technicians and some administrative staff also have to be licensed by the State of Michigan; insurance adjusters and claim representatives are NOT required by the State of Michigan to be licensed in collision repair because they do not repair vehicles.

### What should I do if my insurance company will not let me take my vehicle where I want to take it?

The State of Michigan calls this "Steering" which is illegal in many States including Michigan. If an insurance carrier attempts to "Steer" you advise them that in accordance with Public Act 190, you have the right and are exercising that right to have it repaired at the collision repair facility of your choice. Collision repair facilities work with insurance carriers everyday, focusing on making your vehicle safe again for you, your family and the motoring public. It is recommended that if a carrier attempts to "steer" you in these situations, for the consumer to file a complaint to the Office of Finance and Insurance Regulation by going to [www.asamichigan.com](http://www.asamichigan.com) clicking the consumer button and then click on the "Customer Complaint Form" button. ASA will forward your complaint and monitor its progress with the State of Michigan. It would also be recommended that you contact the repair facility of your desire and inform them of your challenges as they will be able to assist you further (if you do not have computer access, see your repair facility for help).