



PRESS RELEASE  
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For Immediate Release  
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# **Auto Insurance Tips and "How well does your company perform when you need them?"**

## ***Automotive Collision Repair Facilities Rank Insurers in Michigan for overall claim handling***

LIVONIA, MI - April 10, 2009 - April is Car Care Month in the Automotive Industry.

"We often focus on maintenance tips and other brief thoughts for assisting consumers in obtaining vehicle longevity and although important, we often forget about the "what if's", like collision repair," states Ray Fisher, Vice President and Collision Division Executive for the Automotive Service Association of Michigan (ASA of Michigan).

"During these challenging economic times everyone is looking at their household budgets looking for ways to save. Our fear is that quick decisions today may cost consumer's quite a bit of money later at a time when they least expect it or are prepared for it. People often increase their deductibles and drop their rental car coverages from their policies - probably the biggest two mistakes you could make if you are not prepared for it. To prepare, you need to think of the worst possible time in your life and what you could afford at that time - that is what your deductible should be or should be the amount in your emergency fund. The collision industry often hears the cliché 'I haven't had an accident in over XX years', but remember, the reason you have collision coverage is because you cannot afford the risk."

In addition to helping consumers prepare for the unthinkable, the ASA of Michigan recently surveyed licensed collision repair facilities in the State which are mostly involved with at least one insurance referral program, to identify the insurer with best overall claim experiences after a collision. "We asked them a series of questions including claim handling, total reimbursement for work performed, focus on quality repairs, etc, but for the sake of our consumers here in Michigan, we thought two questions were key when buying an automobile insurance policy." Here they are:

This question is asking you to rate the insurance carrier on a 1 to 10 scale, 10 being the highest score, 1 being the lowest

1) Overall, how well does this carrier work with your facility for proper claim solutions?  
(The following percentage is the carrier receiving a '10', the highest score)

**Auto Owner's 57.5%**  
**State Farm 40.0%**  
**Farm Bureau 33.8%**  
**MEEMIC 32.4%**

Frankenmuth Mutual 27.5%  
 AAA 26.7%  
 Grange 21.0%  
 Citizen's 18.9%  
 GMAC 15.9%  
 Farmer's 15.7%  
 AIG 12.7%  
 Liberty Mutual 11.6%  
 GEICO 11.1%  
 Allstate 11.0%  
 Esurance 9.4%  
 21st Century 7.7%  
 Nationwide 7.6%  
 Titan 5.2%  
 Progressive 4.3%

*NOTE: USAA is an Insurance provider open only to U.S. military personnel and their families and therefore is not included in the rankings, although nationally, rates very well in most surveys*

On a scale of 1 to 10, 1 being the least likely and 10 being the most likely  
 2) How likely would you recommend this insurance carrier to your customer?"  
 (The following percentage is the carrier receiving a '10', the highest score)

**Auto Owner's 62.1%**  
**State Farm 39.4%**  
**Farm Bureau 23.4%**  
 MEEMIC 33.8%  
 Frankenmuth Mutual 17.7%  
 AAA 21.2%  
 Grange 14.5%  
 Citizen's 9.1%  
 GMAC 8.1%  
 Farmer's 11.3%  
 AIG 0.0%  
 Liberty Mutual 6.5%  
 GEICO 3.3%  
 Allstate 4.7%  
 Esurance 1.7%  
 21st Century 0.0%  
 Nationwide 3.3%  
 Titan 1.7%  
 Progressive 1.6%

Fisher mentions "The late John F. Kennedy once said *The time to repair the roof is when the sun is shining.*" ASA of Michigan wants to provide information to consumers along those same thoughts about purchasing auto insurance policies; fix it before it is too late. For example, ASA of Michigan has a brochure titled "Auto Insurance: What You Don't Know Might Cost You!" on their website [www.asamichigan.com](http://www.asamichigan.com) that provides an 'insurance policy checklist' on the back for consumers to use when comparing insurance carriers.

*ASA of Michigan is the largest not-for-profit trade association of its kind in Michigan and has existed since the 1930's. They are dedicated to and governed by independent automotive service and repair professionals.*

*ASA of Michigan is dedicated to improving the State's automotive service industry and the success of its members.*

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