

What You Need to Know About Auto Body Repairs

According to the Council of Better Business Bureaus, consumers must be just as cautious about checking the credentials of the collision repair centers that fix their cars as they are when choosing contractors for home repairs. That's because with more than 35,000 auto body repair shops nationwide, there are a lot of choices.

And, as is typical with commercial ventures, the supply of repair shops is a result of the huge demand for their services. According to the U.S. Department of Transportation's most recent statistics, approximately 6 million reported non-fatal motor vehicle crashes occurred in 2005. Most of these vehicles ended up at a collision center, where the average repair bill was \$2,200 to \$2,300 and where 80% to 92% of the work involved auto insurance claims.

Statistics like these indicate you are likely to become involved in an auto accident and hence need vehicle repairs at some time during your driving life. If and when this does happen to you, how should you proceed?

1. Never drive a vehicle after an accident. It could be unsafe for you or others until you know the extent of the damages and deal with them.
2. Always insist on professional body repairs. This will keep you and your passengers safe, and preserve the value of your car.
3. Take your car to be inspected at the auto body shop you feel most comfortable with. Your insurance company may ask you to take your car to its drive-in claims center before it is repaired. However, you can take the car to your own body shop and ask the insurance company to inspect it there.
4. Get as many estimates as you feel necessary. Keep in mind that you aren't legally required to get more than one estimate or appraisal.
5. Use the body shop of your choice for the repairs. Your insurance company may offer suggestions, but it cannot require you to use a particular shop.
6. Have the body shop explain the charges. Differences in repair estimates are common. A lower estimate may not include all of the necessary parts or labor. Be sure you are getting all of the repairs necessary to restore the car to proper working condition.
7. Insist on original equipment parts, if that is what you feel comfortable with. The insurance company may want to use replacement parts as opposed to original equipment. Generally, there is little or no difference between the two except for price.
8. Choose a body shop that utilizes the most current equipment and I-CAR and/or ASE certified technicians.
9. Ask the body shop about its warranty coverage on the repairs it makes.
10. Ask the body shop personnel if they will help negotiate your claim with the insurance company.
11. Request an explanation of any hidden damage the body shop finds, and immediately report it to your insurance company.

The above tips can help you cope with the auto accident and repair experience as economically-and painlessly-as possible.