

Association wants tighter auto insurance laws

By: Jason Vallee , Herald Staff



NEWINGTON - The Auto Body Association of Connecticut made a clear statement to legislators Tuesday - they want laws enacted to prevent auto insurance companies from choosing where cars are fixed and they want local and state bodies to take action against any company that violates Connecticut licensing statutes for automotive repairs.

More than 50 tow trucks and flatbeds, 15 pickup trucks and 15 automobiles rallied together to provide a parade-style demonstration from the Connecticut Expo Center in Hartford to the Progressive Auto Insurance claims center in Newington, proudly displaying signs demanding the right to choose auto body providers and demanding a change in the Progressive claims practice.

"If state legislators don't understand what we are seeking by now, then they are asleep at the wheel," said Dave Fogarty, director of wholesale parts for Lorensen Auto Group.

With support from Attorney General Richard Blumenthal, the group has argued that inadequate laws have allowed insurance groups like Progressive to coerce their customers into giving up their right to choose where their vehicle is repaired if they are in an accident.

Tom Bivona, president of the Auto Body Association of Connecticut and owner of My Way Auto Bodies in Greenwich and Stamford, said Progressive and other insurance companies have regularly used nonoriginal equipment manufacturer parts in repairs, creating a safety hazard and putting owners at risk for additional problems.

Bivona said the demonstration was held in front of the Progressive in protest of its claims practices. The association has filed several letters requesting an investigation of practices within the Newington facility, as well as in a second facility in Milton. According to the association, the company regularly dismantles cars in the center, which would be illegal because the center is not licensed. To dismantle cars in Connecticut, an auto body shop must apply for a license and pay annual fees.

While the accusations against Progressive appear to be harsh in nature, representatives at the claims center Wednesday said many of the comments are highly exaggerated.

"The service we provide for customers is designed to take the hassle out of getting your car repaired," said Chris Marinan, state claims manager for Progressive.

"We preserve the customers' right to choose and our service simply gives them an option which lets a claims expert handle their claim from beginning to end so they don't have to."

With Progressive, Marinan said customers have the option of completing the repairs themselves or receiving a rental vehicle and allowing a claims specialist to complete their repairs for them. In such situations, however, they sign waivers which allow Progressive to choose where and how the car is repaired.

Marinan said that despite the association's claims, the center has received feedback from every customer and has seen a 94 percent satisfaction rate.

He also said the company does not dismantle parts at the facility, but removes only what is necessary to for accurate claim estimate. Once the estimates are complete, Marinan said the cars are taken elsewhere to complete all necessary dismantling. The company argued that there is virtually no difference between the amount of non-OEM parts their claims repair specialists use compared with any other facility or auto body. Representatives also said customers do have the right to elect OEM parts be used even if discount parts are available.

In fact, in a review of records, Marinan said the company uses OEM parts more than 80 percent of the time, after market or discount parts in approximately 11 to 14 percent of their repairs and other parts in just 6 percent.

"We do things no different here than anywhere else," Marinan said. "We are just trying to provide a service which makes the traumatic experience of an accident an easier one for our customers."