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THE REGISTER CITIZEN

Market Matters: If you get in a car crash, beware of ‘steering’

By John M. Parese

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Photo: Contributed Photo; John Parese

Car insurance advertisements may lead you to think that your insurance company really cares about you. Some carriers even boast the advantages of letting the carrier take care of everything for you. When it comes to auto repairs, however: beware.

If you let the insurance company tell you where to go or how to fix your vehicle, you’re likely doing yourself a serious disservice.

Following an accident, no insurance company should be steering you to an auto body shop. Steering is an industry term, but it refers to the pressure an insurance company puts on a consumer to go to the repair shop the insurance company selects. Mandatory steering is illegal in Connecticut. But insurers are not prohibited from pressuring consumers into doing things their way. Many carriers steer aggressively and systematically.

Why do insurers do this so frequently and how do they get around the law?

First, insurers steer because it saves them money. Oftentimes, the insurance company has a private contract with preferred repair shops, with the understanding that that shop will agree to work for a discounted price and provide other concessions designed to save the insurer money, often at your expense.

Many repairers refuse these arrangements because contractual pressures to lower costs often come at the expense of quality standards and ethical obligations to the shop's customers. Not all insurance company direct repair programs are bad and not all repair shops that work on direct repair contracts are bad shops. But the dynamics presented by these arrangements do not generally line up well for vehicle owners. Based on conversations with licensed repairers for well over a decade, I've come to learn that insurer pressures to discount repair costs can, and often do, compromise quality. That unfairly and unknowingly hurts consumers the most.

When an insurance company steers you to a repair shop of its choice, the replacement parts put on your car may be substandard, imitation, or inferior to original equipment manufacturer parts as recommended by the manufacturer. Changing the quality and structure of your vehicle could alter the way your vehicle responds in a crash, and/or potentially could void your vehicle's warranty. These consequences often would not actually materialize unless you were in another crash. If that were to occur, your vehicle would not protect you and your occupants the way it was designed to.

When selecting an auto body repair shop, make sure to ask whether the shop uses parts made by the original manufacturer, rather than knock-off parts. Depending on the age of your vehicle and the advice of your mechanic, you may want to request that all replacement parts come from the OEM — the original equipment manufacturer. For example: Ford parts for a Ford, Chevy parts for a Chevy. I would be wary of any repair shop or insurer pushing knock-off parts. They are cheaper for a reason.

The moral of this story is when an insurance company says, "Go here. Do it this way," it's generally not in your best interest.

To find a repair shop, I suggest checking with a friend or family member. If that proves unhelpful, I would next suggest checking with the Auto Body Association of Connecticut.

Remember, in Connecticut, it's your car, it's your choice where to have it repaired. In fact, insurance companies are actually required to tell you that. So, don't be pressured into something you'll regret. Protect yourself and your family by choosing the repair shop of your choice.

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