

# Illegal Insurer Steering is Big Business

## You have the Right to choose an Independent Collision Repair Facility

### What is Steering?

Insurance Companies directing insureds to or away from specific automobile repair facilities. It is Illegal for any insurer, their

claims handlers or adjusters to tell you that you 'must' take your vehicle to XYZ Body Shop!

### Do I have to use the specific repair facility that the insurer recommends?

No, You have the **absolute right** to use the **repair facility of your choice**.

### What problems for vehicle owners does illegal insurer steering cause?

When the insurer has cost cutting as their primary objective quality, safety, and post-repair resale value may suffer. Shops that contract with insurers adhere to insurer mandates in exchange for continued 'referrals' (steering). These mandates may restrict proper repair techniques, materials and processes and may leave the repairer working to benefit the insurer, not the vehicle owner.

### Have you been a victim of steering?

If you've ever been told (or sold on the idea) that you *must* use the insurance companies "*Select*",

*"Preferred"*, *"Recommended"* or *"Direct"* repair provider, then it is likely you were steered away from a body shop of your choice and that is illegal. You have the absolute Right to get your repairs done at any Body Shop that you choose!

### What are some common misleading statements an insurer or their representative might say if they are using illegal steering?

"It will take longer to get your car repaired", "It will cost more if you choose your own shop." or "You'll have to pay the difference out of pocket." (Your Truly Independent repair shop will help negotiate the repair procedures and cost on Your Behalf, so that your vehicle is properly repaired)

### What if my insurer says "We won't guarantee the work if you go to XYZ Collision Repair"?

The insurer does not provide the warranty, each Body Shop warranties their own work.

## **How can a person avoid being illegally steered if involved in an accident?**

The best way is to know your rights and be prepared. Decide on what body shop YOU want your car repaired at before you call your insurer (ask friends or family for a recommendation if you are not familiar with repairers in your area).

Then when you call to file a claim **you tell the insurer what body shop you have chosen to repair your vehicle**. If the insurer tries to convince you to use the insurers shop you can tell them that you are well aware of your right to choose your own repair facility, you have already made a choice, and steering is illegal.

**Your Independent Repair Facility** will be happy to write a free estimate, answer your questions and ensure safe and proper repairs to your vehicle. You are welcome to call anytime with questions about collision repair.

The Independent Collision Repair Facilities Listed Below Offer:

### **Lifetime Warranty**

**Free Courtesy Cars** for those without rental coverage.

### **Johnson Car Sales and Body Shop Inc.**

**Custer 231-757-2806**

Michigan Act No. 190, PA of 2004, Sec 21 (1)"...an automobile policy/insurer and its employees, agents or adjusters **shall not** unreasonably **restrict an insured from using a particular person, place, shop or entity for the providing of any repair or glass repair or replacement service or product covered by the policy.**(2)"... insurer shall disclose whether the insurer has an agreement with any repair or replacement facility to provide repair or replacement service or product to insured **and shall inform insured that he or she is under no obligation to use particular repair or replacement facility.**