



## DIRECT REPAIR PROGRAMS AND YOUR VEHICLE

You have been involved in an accident or your vehicle has been damaged by a falling tree or some other means. Now it's time to call the Insurance Company about the damages.

Some insurance companies have programs set up that are called "Direct Repair Programs" or "**DRP**" for short

These programs appear on the surface to be a great deal for everyone involved, emphasizing how quick the repairs can be completed and also "Guaranteed".

In reality these programs can be a sheep in wolfs clothing.

What is not disclosed to you the consumers are the deals that are agreed to between the "DRP" body shop and the Insurance Company. Proper disclosure is a key element in any business transaction.

For the body shop to be a participant in the "DRP" program they agree to deep discount on parts and labor, as well as paint materials and other allied materials needed in the repair of your vehicle.

Imitation parts made by off shore manufacturers are also a mandatory requirement for repairs to your vehicle. Remanufactured and used parts being used are the norm.

Used steering and suspension parts are removed off of vehicles at "Junk Yards". These parts are then used in the repair of your vehicle. Keep in mind that "Junk Yard" vehicle have been deemed to unrepairable or a "total Loss" as a result of being involved in an accident or for other reasons.

The cost of repairs may be the primary consideration at "DRP" shops. The quality of the repairs or the safety of the vehicle may no longer be a primary concern. This is regardless of the age or the condition of your vehicle

"DRP" shops receive "severity" reports from their "Insurance Partner" which outlines their compliance with cost saving measures that are demanded by the Insurance Company. "DRP" shops that do not comply with these cost saving measures can be and are dropped from the program.

"DRP" agreements usually include a "Hold Harmless" clause which means that in case of a problem or a lawsuit against the Insurance Company and

the shop, the Insurer by written agreement with the shop is absolved and “Held Harmless”. What this means is that the Insurance Company is absolved any of any financial responsibility and the “DRP” shop will be responsible for any judgments against the Insurance Company.

With “disclosure” being so important, and when being pressured to take your vehicle to a “DRP” shop, ask the Insurance Company for a written copy of the “DRP” agreement they have with the “DRP” shop as well as any “Hold Harmless” Agreements.

You work hard for your money. Would you work this week for 10 or 15 or 20% less than you did last week? That’s exactly what the “DRP” shop may be doing to repair your vehicle.

***Remember the choice is always yours***, not the Insurers, for repairs to your vehicle. Choose an Independent Repair shop that will repair your vehicle to your standard of safety and quality.

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