

Ralph Seekins

I, like some of you, have been in an automobile accident. The odds are that 1 out of every 4 of us will be in such an accident in our lifetime. And our chances are that 1 out of every 140 of us will die in an automobile accident.

Some accident victims whose vehicles have been damaged enough that insurance companies involved have asked us if they have the right to choose which auto body shop will repair their car or truck. The reason they generally ask is they seem to have been more than a little forcefully steered to a particular auto body shop by the adjuster handling their claim. Here's how we answer that question.

"Yes – you do!"

You have the right to have insured damage appraised at the body shop of your own choosing and you have the right to have the damage repaired at a body shop of your own choosing. Typically the only requirement from the insurance company is that the pricing must be competitive and comparable, i.e. the estimates should list mostly the same parts and areas to be repaired.

There are some good reasons why you should be choosy about where your vehicle is repaired. What you

YOU CAN PICK YOUR AUTO BODY REPAIR SHOP

probably want most of all is to have your vehicle come back to you as close as possible to the condition it was in prior to the accident. To get there - particularly with today's modern vehicles – a body shop needs to have highly specialized and expensive equipment in the shop and properly trained and certified technicians on staff. Then, all replaced parts should be original manufacturer (OEM) parts rather than the cheaper and lower quality counterfeit parts out there on the market.

Another important factor is replacement vehicle accessibility. Some repair shops have rental vehicles on site or available for delivery at the shop, making those arrangements much convenient than otherwise.

And, finally, any body shop you work with should have a good trust relationship with insurance adjusters based on its reputation established by previous repairs. One good reason is that it becomes a lot easier to get concealed damage covered that might be discovered during the repair process.

With the above in mind, you may prefer having your vehicle repaired by your vehicle manufacturer's local authorized dealership. Dealer owned body shops specialize in repairing your brand vehicle and have the necessary equipment, tools, OEM parts, replacement vehicles and certified technicians necessary to address quality repairs on the vehicles they sell. Or, if your manufacturer's local dealership doesn't have a body shop, it's a good idea to ask them who they recommend based on their experience with vehicles repaired for their owners. There are some excellent body shops out there. Or, you may know or be friends with the owner of or body technician at a particular repair shop and believe those folks have what it takes to produce a high quality repair. In any case, it's worth taking some time to consider who should be trusted to repair your family vehicle.

Frankly, many insurance adjusters consider these same factors when making their recommendations. The good ones have already considered how best to have your vehicle repaired. They may even have contracts with certain local body shops selected because of the quality of work performed and services provided. But just remember that you do have the right to select who should repair your vehicle if you genuinely feel there are good reasons to make that selection.

Here's hoping you and your family never become the 1 in 4 involved in an automobile accident and, thus, never need to choose an auto body repair shop.

Ralph Seekins has more than 42 years' experience in the automotive industry. He started as a mechanic, worked in sales, and for the past 36 years, has been the owner of Seekins Ford Lincoln, Inc. If you have an automotive question you'd like answered, forward it to ralphs@seekins.com.