



Property Casualty Insurers
Association of America

Advocacy. Leadership. Results.

Key Issue: Auto Body Repairs

Direct Repair Benefits

Direct repair networks help produce quality repairs and reduce inconveniences for consumers.

Following an accident, consumers and insurers have the same goals: a quality repair, a swift return of the vehicle to the road, an easy and hassle-free experience. Direct repair networks help insurers and consumers achieve these goals.

High Quality Repairs

Consumers who use a direct repair facility can be assured that their vehicles are being repaired at a shop that has met a set of strict criteria designed to ensure quality standards of repair, reasonable prices, convenience and customer satisfaction.

Additional Warranties

Because insurers are familiar with the level of quality and service provided by shops in their networks, they frequently will provide an additional warranty on the workmanship.

More Choices

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Consumers always have the right to take their vehicles to the shops they choose and we believe consumers should have the ability to make an informed decision when selecting their auto repair facility. Consumers benefit from more, rather than less, information.

The direct repair network is designed to provide consumers with information about facilities that provide quality repairs, comprehensive guarantees and an overall improved auto body repair experience.

As a consumer you may have limited information about which body shops perform the highest quality work and provide the best customer service. To get information about a body shop you can turn to a trusted neighbor or friend or you can consult your insurance agent or company. Insurers work with body shops every day and can offer options in selecting an auto body repair facility.

Added Convenience

Insurers recognize that an automobile accident creates a tremendous amount of stress and inconvenience. Direct repair programs streamline the repair process. Insurers do the leg work and take care of details such as getting estimates, securing a rental car and resolving unforeseen problems.

Swift Return to Road

Using direct repair programs means vehicle repairs can begin right away based on the estimate provided by the body shop. That means consumers don't have to wait for the insurance adjuster to prepare a separate estimate, drivers get back into their vehicles sooner, and efforts to make sure repair costs are reasonable benefit all consumers because they help contain the cost of auto insurance.

Customer Service

Experience clearly shows that the more hassle and delays there are in completing the repair, the less satisfied customers are with the repair process. Insurers want their policyholders to be satisfied throughout the entire repair process. As a result, it is not in their best interests to cut corners or costs at the expense of repair quality. A bad claims experience could end a relationship that has lasted for many years. Earning and keeping a customer's business is worth far more than saving a few dollars on a repair.

Hassle-Free Experience

Auto accidents can inconvenience those involved. However, by providing you with choices regarding where the repair work can be completed, streamlining the appraisal and repair process, coordinating the rental car, guaranteeing the workmanship and offering other service options, your insurance company can help make the process easier and quickly get you back on the road.

A Satisfied Customer is the Goal

According to J.D. Power and Associates, consumers who take their vehicles to a direct repair facility are more satisfied than those who use a body shop without a referral or recommendation. As a consumer, you hold the insurer accountable for both the quality of the repair and the quality of the experience. Insurers want you to be satisfied throughout the entire repair process.

Looking Out for the Customer

Both the insurer and the body shop want you as a customer, and your safety and satisfaction are the top concerns. The insurance and auto body repair marketplaces are very competitive and by cooperating with each other, the focus is on meeting the needs of their mutual customer.