## **Paramount Centre Collision**

## 5 Misleading Statements Insurance Companies Tell You after a Car Accident

You, the vehicle owner, has the right to choose where your vehicle is repaired. No insurance company can interfere with that right. IT'S THE LAW.

## Here at Paramount Centre, we will certainly work with all insurance companies, but we choose to have NO contracts with insurance companies.

In an attempt to cut costs and increase their profit margin, the insurance company may try to "steer" you to one of their "preferred shops" after a car accident. At Paramount Centre, we do not allow insurance companies to manage the parts we use, or dictate how we repair your vehicle.

## The contracts insurance companies make with their preferred shops put strict limitations on budgets, compromising quality and even safety.

We have past experience as a "preferred repair facility" for insurance companies, so we know all too well the pressure put on these shops to use non-OEM, reconditioned and salvage parts. When the insurance company started to make demands on us that would have required us to compromise on customer service and repair quality, we immediately left the DRP system.

Preferred shops are expected to discount parts, labor, paint, and other necessary materials, and that would have violated the principles this shop was built on. We see, on a regular basis, examples of vehicles that have been poorly repaired at preferred shops attempting to adhere to insurance company requirements. And this isn't just happening in our own market, it's happening all over the country.

Some "DRP" insurance referral programs reward the shops who use the most non-OEM parts and have the lowest average repair cost with the most referrals. We believe these kinds of arrangements to be a clear conflict of interest. This kind of arrangement was unacceptable to us, and irreconcilable with our standards of quality and service.

### Insurance companies use very specific tactics to persuade you to use THEIR shop of choice.

Some of the things you'll hear from claims officers after a car accident will be intentionally MISLEADING. We see it all the time, as a <u>factory-certified auto body shop</u> who never cuts corners, always using the best repair practices, OEM parts, and the latest technology.

We believe that people deserve to understand their rights, and know what options they have, so we've put together this list of 5 misleading things you might hear from your insurance company after a car accident:

### "They are not one of our preferred shops so we can't guarantee the repairs."

In our experience, when we have done corrective repairs to vehicles that had been repaired at DRP shops, it has been the shop and not the insurance company that has been forced to Warranty the job.

We work with all insurance companies, not for them, which allows us to negotiate terms of repairs. In working with them on your behalf, we insure proper and guaranteed repairs.

Paramount Centre provides our customers with a lifetime warranty on our workmanship and paint. This warranty applies to the current vehicle owner and is not transferable.



## "If you don't use our shop you will have to pay the difference."

99.9% of the time the original insurance estimate is inadequate. Insurers will pay more when we show what is necessary to properly and safely repair your vehicle. If an insurer were to deny payment on fair and reasonable charges we will do everything we can to help our customers receive and negotiate the proper repairs to your vehicle.

# "If you use that shop, we can't get someone out for several days but if you use our preferred shop we have someone there to start on it right away."

It usually takes no longer than 3 days for most insurance companies to get someone out to inspect the damaged vehicle. This is just another attempt to get you into their preferred shop. If it takes longer, it is usually delays caused by the insurance company. However, isn't it worth the wait to get a complete, quality, and guaranteed repair that keeps your vehicle safe?

### "We have had a hard time with that shop and/or We can't work with that shop."

This typically means that the shop refuses to cut corners and keep information from you, the vehicle owner. These are the shops consumers should "prefer." If an insurance company tells you this, you should tell them that it isn't up to them to choose the body shop that repairs your vehicle. It is your legal right to get your car repaired at the shop of your choice.

### "Claims take longer to settle at that shop."

The only reason the repairs might take longer is usually as a result of a poorly written estimate on the insurers' part, or as a result of the insurance company's response time. They are typically slow to respond and they do not pay us as quickly as they pay their preferred providers.

### After a car accident, bring your vehicle to Paramount Centre where you, the customer, are our top priority

The vehicle owner is the customer, so we must serve their interests at all times. When you come to Paramount Centre, you will see that YOU are our top priority. We will work for you to **properly**, and **safely**, repair your vehicle with the highest level of quality and service.