

STEP-BY-STEP GUIDE: HOW TO FILE AN AUTO INSURANCE CLAIM

Goal: Get your car repaired safely and fairly, WITHOUT being steered into an insurer's DRP shop.

1. SAFETY & EVIDENCE AT THE SCENE

- Make sure everyone is safe. Call 911 if anyone is hurt.
- Move to a safe location if vehicles are drivable.
- Call the police and request an accident report number.
- Take photos of: all vehicle damage, the scene, skid marks, road signs, weather, and license plates.
- Get info from the other driver: name, address, phone, driver's license, plate, VIN (if possible), and insurance info.
- Get witness names and phone numbers.

2. DECIDE WHICH INSURER TO CALL FIRST

- If the other driver is at fault, you can choose to file with:
 - Your own insurance (first-party claim), or
 - The at-fault driver's insurance (third-party claim).
- Using your own insurance can be faster but may involve your deductible (you may get reimbursed later).
- You are NOT required to call from a body shop's phone or use their preferred insurer contact.

3. CALL THE INSURANCE COMPANY TO REPORT THE CLAIM

- Have this ready: policy number, accident date/time/location, description of what happened, and any injuries.
- Stick to the facts. Avoid guessing about speed, injuries, or fault.
- Write down: claim number, adjuster's name, phone/email, and any promises they make.
- Ask how they want to inspect the damage (photos, drive-in center, field adjuster, or shop estimate).

4. CHOOSING YOUR REPAIR SHOP (HOW TO AVOID STEERING)

- YOU have the legal right in most states to choose your own repair shop.
- Insurance may say:
 - "You have to use one of our preferred/DRP shops."
 - "We can't guarantee the work if you don't use our shop."
 - "It will take longer or cost you more somewhere else."
- These statements are forms of steering.
- Your response can be:
 - "I understand your recommendations, but I have already chosen my repair shop."
 - "Please note my shop choice in the claim file and send any appraiser or paperwork there."
- Ask the insurer directly:
 - "You will still pay to restore my vehicle to pre-loss condition at the shop I choose, correct?"

5. GETTING A DAMAGE ESTIMATE

- You can usually do ONE of these:
 - Have your chosen shop write a detailed estimate, or
 - Let the insurer's adjuster or photo app write an initial estimate.
- If the insurer's estimate is low, your shop can submit a supplement (proof of additional necessary repairs).
- Ask your shop to explain parts choices: OEM, aftermarket, recycled, or reconditioned.
- If you don't want certain parts (like aftermarket structural/safety parts), tell your shop your preferences in writing.

6. RENTAL CAR & TOWING

- Ask the insurer:
 - Am I covered for a rental?
 - Is there a dollar or day limit?
 - Does coverage start now or when repairs begin?

- You can usually choose your rental company, subject to coverage limits.
- Confirm towing coverage and where the vehicle will be stored (you can often choose the tow destination).

7. APPROVAL OF REPAIRS & WATCHING FOR PRESSURE TACTICS

- Do NOT sign any repair authorization until you are comfortable with:
 - The shop,
 - The estimate, and
 - The parts and repair methods.
- Common pressure tactics from insurers:
 - Saying they "won't pay" certain procedures the shop says are required.
 - Claiming OEM procedures are "just recommendations."
 - Threatening delays or extra out-of-pocket costs if you don't use their DRP shop.
- You can respond:
 - "Please put that position in writing, including exactly what you will not pay for and why."
 - "My shop will follow manufacturer repair procedures for safety. Please send your concerns in writing to the

8. COMMUNICATION BETWEEN SHOP & INSURER

- Give the shop permission to communicate directly with the insurer about estimates, supplements, and photos.
- Ask the shop to copy you on major communications so you understand what's happening.
- Keep your own notes of every phone call: date, time, who you spoke with, and what was said.

9. FINAL BILL, PAYMENT, AND PICKUP

- Before pickup, ask your shop to review:
 - Final invoice,
 - What was replaced, and
 - Any structural or safety-related repairs.
- Confirm who the insurer paid:
 - The shop directly, or
 - You (then you pay the shop).
- Pay any deductible owed (if applicable).
- Get a copy of the:
 - Final invoice,
 - Warranty information, and
 - Any alignment/frame measurement printouts or calibration reports.

10. YOUR RIGHTS & WHEN TO PUSH BACK

- You can push back if:
 - You feel pressured to change shops,
 - The insurer refuses to pay for necessary, documented repairs, or
 - They misrepresent your rights or the policy.
- Ask for a supervisor or a claims manager if you hit a wall.
- You can also:
 - File a complaint with your state's Department of Insurance, and
 - Consult an attorney if there are injuries, liability disputes, or major underpayment.

11. SIMPLE SCRIPTS YOU CAN USE

- To avoid steering:

"Thank you for the recommendations. I have already selected my repair shop and I expect my policy benefits to be covered."
- When they say they "won't guarantee" work at your shop:

"The repair warranty is between me and my repair facility. I'm only asking you to fulfill the insurance contract."

- When they say they "won't pay" for a required procedure:

"Please put that refusal in writing, including your name and title, so I can review it and share it with my representative."

DISCLAIMER:

This handout is general information, not legal advice. Insurance laws and anti-steering rules vary by state and

For advice about your specific situation, consult a qualified attorney or your state Department of Insurance.