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[PDF Help](#)**CONTACT:**Michael Greywitt (West Coast)
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Consumers Filing an Insurance Claim
Want a Voice in Selecting the Body Shop That Repairs Their Vehicle****FOR IMMEDIATE RELEASE:** December 20, 2004

WESTLAKE VILLAGE, Calif.—Consumers who perceive they had a choice in the body shop selection process when they had collision repair or body work completed on their vehicle were more satisfied than those who felt compelled to use a particular body shop by their insurance carrier, according to the J.D. Power and Associates 2004 Collision Repair Satisfaction StudySM released today. The study measures customer satisfaction with insurance carriers when claims are filed.

Consumers who initially had a collision repair shop in mind before contacting their insurance carrier, and subsequently learned their preferred repair shop was also on the carrier's preferred list, were the most delighted with the collision repair process. In contrast, consumers who weren't presented a list of body shops to choose from were significantly less pleased with their overall collision repair experience.

"Collision damage claimants are clearly much happier when they feel involved in the body shop selection process," said Jeremy Bowler, senior director of the finance and insurance practice at J.D. Power and Associates. "A car accident can be a very traumatic experience for a vehicle owner. Customers calling to file a collision claim tend to be much more sensitive to the service they receive from their insurer than they are when contacting the insurer for other services, making this one of the most critical moments in the long-term customer relationship."

Nearly 80 percent of consumers who had collision repair or body work completed on their vehicle believed the body shop that repaired their vehicle was approved or affiliated with the insurer handling their claim. Consumers who took their vehicle to a direct repair provider—a body shop selected or recommended by their insurance provider—were more satisfied than those who used a body shop without a referral or recommendation. However, among consumers who used a direct repair body shop, those who felt strongly encouraged to go with the insurer's recommendation were significantly less satisfied.

"With so many of the national insurers entrusting a significant number of their claimants to their networks of preferred or 'direct' repair providers, carriers have become increasingly dependent on these shops to play a significant role in managing customer expectations throughout the process," Bowler said. "As a result, consumers are more inclined to associate a good or bad body shop experience with the carrier. Since the claims experience is such an important one in shaping customers' faith in their provider, the service a carrier's direct repair shop delivers can have a profound impact on their likelihood to renew their policies. Other factors, such as the rental car agency and the towing operation, also have an impact on customer satisfaction during the collision repair process."

The study also finds that consumers want to know whether the body shop used factory-authorized parts or after-market parts to repair their vehicle. Although some insurance carriers make it a policy to use only factory-authorized parts, they often fail to tell this to the customer. More than one-third of respondents indicated they were not told during their repair experience which type of parts were being used, resulting in significantly lower levels of overall satisfaction.

Erie Insurance ranks highest in collision repair customer satisfaction, performing particularly well in the areas of claim policies and procedures and claims representatives. Auto Club Group of Michigan, Liberty Mutual, GEICO and State Farm follow Erie in the rankings, respectively. USAA, an insurance provider open only to the U.S. military community and their families and therefore not included in the rankings, achieves a satisfaction score higher than Erie Insurance.