



Do I Have to Use My Insurance Company's DRP Shop?

Many vehicle insurers have contracted with specific body shops to handle collision repairs for their customers. These shops are under what is referred to in the industry as Direct Repair Programs (DRPs). This works well for the insurance companies, because they can control the cost of claims handling, as well as the cost of the repair; and it's of benefit to the shop, because they are guaranteed a steady stream of referrals. Many shops have Direct Repair Programs with multiple insurers.

Possible *advantages* of a DRP to the customer:

- Paperwork is minimized.
- Service may be faster and repairs are typically guaranteed.
- Some DRPs require high quality repairs, state of the art equipment, and training.
- DRPs may provide a rental during repair process.

Possible *disadvantages* of a DRP to the customer:

- Not all DRPs are equal. The quality of the repair, the parts, and the service significantly depends on your individual insurance company and the specific shop which has the contract.
- Some DRPs may authorize or require the use of less expensive aftermarket parts, which according to industry standards may be inferior or unsafe in certain applications.

The bottom line for YOU the consumer:

- It is illegal for any insurance company to steer you to a specific shop. Your insurer cannot require you to use their DPR. You are in control of the process, and it is up to you whether or not to assert your authority.
- You can select any shop of your choosing to handle your business and your insurer must work with them.
- Whether you select a DRP shop or not, it is always in your best interest to do your homework and select the BEST SHOP to handle your repair.