

expert contributor

## Harvestowne Auto Body

Collision Repair Experts

# Getting an Estimate for Body Work: I just got in an accident - now what!?!?!

By Rob Miller, Owner, Harvestowne Auto Body

**R**emember when you would get into a car accident and you had an agent? The days of calling your agent and "getting three estimates" are pretty much over. With all the technology that we have now, the way insurance claims are handled have changed a lot! In this article, we are going to touch on the three main ways insurance companies write an estimate for repairs, and what information you need to supply Harvestowne Auto Body with to do those repairs.

Let's start with the very first fact that everyone should know: insurance companies CANNOT tell you that your repairs must be done at a certain repair facility. This is illegal and is called "steering." With that being said, insurance companies can, however, tell you to go to a certain body shop to get an estimate. This is the first example of how an insurance company can give you an estimate for the repair. Go ahead and get the insurance estimate at the repair facility they want to send you to. Then, all you need to do is take that estimate to the shop you want to go to for the repair. Don't worry - if you think the estimate isn't correct, the shop you decide to go to can add to that estimate as long as the damages are consistent with the accident for which you are making the claim.

The second way insurance companies might give you an estimate is to have you take pictures of the damages through an app on your phone. They will email you a "desk review" estimate. Take that estimate to the shop where you want the

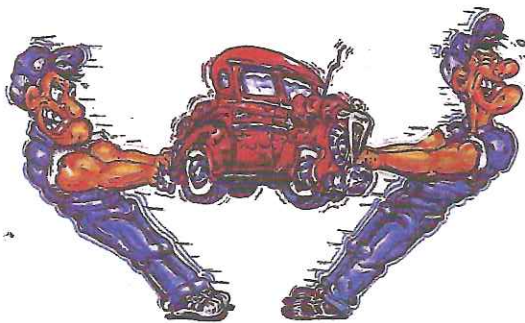


repairs done and again anything missed will be added, as long as the damages are consistent with the accident.

The third way you can obtain an estimate (this is my favorite), the insurance company will tell you to go to the shop you select, and the body shop will take photos and write an estimate of their own. The auto body shop will submit this estimate to the insurance company. If they tell you to do it this way, just make sure you have the claim number and the insurance provider.

While these are the main three ways to get an estimate, this doesn't mean they are the only ways. Just be sure to remember... you decide where you take your car for the repairs.

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