

You may have heard of DRP (Direct Repair Program) or a Preferred Shop List, but what is it? It is an agreement between an insurance company and a collision center that usually asks or requires the collision center to comply with procedures established by the insurance company'

The collision center does this in exchange for referrals from the insurance company. Often these procedures are in place solely to benefit the insurance company while other programs are designed to benefit all parties, including vehicle owners.

Some DRP's are based on performance. This means that the shops that are allowed to participate in the program are graded on quality of repairs, customer service and the time it takes to complete the repairs. Some DRP agreements require collision centers to use certain parts for the repairs while others may require the collision center to repair vehicles at a reduced rate.

Most all insurance companies market the DRP program as offering a lifetime warranty. This warranty is really honored by the collision center and not the insurance company. Insurance companies skillfully market these warranties as their own. The truth is, most reputable shops offer these warranties regardless if they are in an agreement to be on a DRP or not.

If a collision center is not on a DRP or preferred list that does not mean that the shop is not a quality shop. Some collision centers will in fact choose not to take part in an insurance program because they feel it is not in their customer's best interest.

Additionally, if a collision center is on a DRP that does not always mean that it is a quality shop, it may mean that they simply agree to be on the program just to get referrals. However, some collision centers may participate in a DRP because it does benefit their customers. When selecting a collision center, you should ask

yourself “what is the reason for the shop participating or not participating in the DRP”.

Remember, your vehicle is usually your second highest investment. You have the right to know how it is being repaired. Make sure the collision center you choose works for you and not just the insurance company.

Some insurance companies may try to steer you away from the collision center you want to use simply based on the fact that the shop is not on their DRP or preferred list. They may tell you things like, the shop you have chosen is not on their preferred list or you may incur out of pocket expenses. Remember Texas law allows you to choose the shop of your choice.