

# CRASH



EXPERIENCE SINCE 1965



SERVING INSURANCE PROFESSIONALS-LAWYERS-STATE FRAUD INVESTIGATORS AND LAW ENFORCEMENT

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## NEVER-NEVER-NEVER...BELIEVE THE SHOP

### TRUST THE RV REPAIR FACILITY..... NO WAY!

Obtain three estimates on a damaged recreational vehicle, write a check, and close the claim. Simple, but is it right? Your odds are about 1 and 125 of being accurate. Most likely you will be paying out several thousand dollars over an honest and accurate estimate. When claims representatives do not search for the truth, they are not only failing in doing their jobs, but are just as guilty as the shop who knowingly and willfully overcharges for the repairs. Repair facilities know that the insurance companies do not usually have experts in those areas,



and in most cases employ automobile estimators.

Automobile estimates are more of an exact science, while recreational vehicle estimates are not, and will not

be in the foreseeable future.

Recreational vehicle manufactur-



ers in most cases do not provide labor time manuals, so therefore the repair facilities feel they can charge excessive per hour rates and fraudulent time estimates. It is amazing when a repair facility knows that the estimator is knowledgeable, just how much the labor times and rates decrease. The decreases are not generally small, but very substantial. It is not uncommon to have estimates from the repair facil-



ity reduced from \$13,000.00 to under

\$2,000.00. More recently a case involved a reduction from \$30,000.00 to \$7,565.00. This is not the exception but the norm.

A question that I frequently ask a repair facility that may be charging \$60.00 per hour or more is "What makes your painters and fiberglass repair persons worth more than a Mercedes dealer who charges \$36.00 per hour. Are your repair persons that much better?" Fiberglass is fiberglass and paint is paint. There is no mystical secret to repairing a recreational



vehicle other than knowing where to obtain the parts.

The easiest disposition of a claim is to just pay whatever is submitted. The hardest disposition of a claim is to search for the truth.

by Thomas G. Bailey

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LP GAS EXPLOSIONS

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