

***My Body Shop  
1234 This St  
That City, USA***

Dear Customer,

Please allow me to share my frustrations with you concerning the repair of your vehicle. I know that you brought your car to My Body Shop expecting a quality, safe repair and we intend to do our best to meet or exceed your expectations. We have been repairing collision damaged vehicles for over 20 years and have industry trained technicians who take great pride in their craft. We have also invested in the most technologically advanced equipment that accurately repairs today's sophisticated vehicles back to pre-crash condition. As owner, I am dedicated to my customers who put their trust in me and my staff to deliver the vehicle back to them in a timely fashion and in a condition that looks and drives like before your unfortunate accident.

So where is my frustration ? The collision industry is very unique in that the process of repair, payment, etc. involves three parties: 1) You, the customer 2) My Body Shop, 3) The insurance company who pays the majority of the bill. Over the past several years, the insurance industry in general has continued to find ways to reduce the payment of repairs to shops in several ways that has had a negative effect on the repair of collision damaged vehicles. One way is by forcing shops to use aftermarket parts (those parts *not* made by the Original Manufacturer of your vehicle, most likely from Taiwan, or other overseas companies), by only authorizing payment of the lowest amount they can find those aftermarket parts at. This causes problems for both My Body Shop and you, the customer. First these parts typically don't fit like new and we usually have to spend additional time to make these parts fit your vehicle without being paid to do so by the insurance company. Secondly, there is often a noticeable difference in the thickness and quality of the metal that is inferior to the Original Equipment Manufacturer (OEM) part. This can effect the structural integrity, safety, and rust protection of your vehicle. It ultimately affects the quality image of My Body Shop despite the fact that we can't stand using these inferior parts. The insurance industry insists that these aftermarket parts are equal to the OEM's in fit, finish, quality, and performance despite law suits, independent studies, crash tests, etc. that have proven otherwise. Some insurance companies in our state even write your policies stating that you must accept these aftermarket parts on any claim you have for your vehicles because the law in our state allows them to write policies this way. Most people do not even know that their policy requires this until after an accident.

Also, when My Body Shop writes an estimate, we use a common estimating guide that is used by shops and insurance companies all around the country to write estimates on collision damaged vehicles. It is all too common for the insurance estimate to not include procedures that are part of the proper repair process despite those procedures being clearly written in the same manuals or computerized estimating software packages My Body Shop uses. My technicians work very hard to make a living to support their families, just as you and I do. It is difficult for me as a business owner to tell them they must do any procedure on any vehicle but I can not pay them for it as the insurance company refuses to pay to have it done. Although there are rare shops around the country who cheat insurance companies out of money by using cheap parts and billing them for the more expensive ones, or repairing parts and billing insurance companies for the replacement of new parts instead. Or by claiming they did some procedures that they did not do at all or at least not properly. My Body Shop does not operate that way. We only want to be paid fairly for the work that, in our professional opinion, must be done to properly repair your vehicle and return it to it's pre-loss condition. On the subject of professional opinions, if you had to have open heart surgery, would you consult the heart surgeon for all your questions or would you call your health insurance agent ? If there was a difference in opinion on how that heart surgery should be done,

what type of artificial valve should be replaced, etc., who's opinion would you most trust, the heart surgeons, or the health insurance professional? I know we're comparing a human body to a vehicle, but remember that an improperly repaired vehicle can result in personal injury. Many vehicle manufacturers, for example, will warn customers that the use of some aftermarket parts which may be lighter, or have more easily collapsed materials and/or designs could affect the timing of their vehicles air bag systems, which ultimately could put you or a family member at a greater risk should you experience another accident.

My Body Shop wants to offer you the kind of repair you can trust and we realize that most customers do not really know how the process of repair is achieved, you leave that to those you trust, us. We pride ourselves in returning our customers vehicles to them looking, driving, and performing just like it was before the accident, our frustration is that some insurance companies are increasingly making it more difficult for us to do so by wanting to under pay us or only pay for the use of parts our experience proves are inferior to those manufactured by your vehicle manufacturer. OEM parts are warranted by the manufacturer to be equal to those original parts on your vehicle. Those original parts are required by law to be proxy crash tested and meet vehicle safety standards for your vehicle, after market parts are not required to have the same proxy crash testing. There are insurance companies and their representatives that are allowing My Body Shop to repair vehicles properly and paying us accordingly. We recommend that you ask us or any local collision shop which insurance companies these are and check their rates to your current insurance companies. In many cases, we've been told that customers have been able to get a better policy, often with lower deductibles, etc. and also save money on their annual premiums. These companies offer peace of mind, also, should you ever need to have your vehicle repaired. You'll know that the repair will be done properly, using OEM parts, and returned to you in a safe condition of quality you can be confident to drive again.

We value your patronage and will always work to make sure your expectations and safety are first in our mission. If you have any questions, please feel free to ask anyone at My Body Shop or call us at anytime. And thank you in advance for putting your trust in our hands. We wish to do everything we can to assist you in making you feel safe and well taken care of in your motoring.

Sincerely,

Joe Mama  
My Body Shop owner

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\*Feel free to copy this letter or use parts of it as you see fit. You can also use it to make paper airplanes or to line your parakeets cage if you wish. Heck, it would even make an acceptable supply of spit balls at your next shop or association meeting, shooting straw not included, spit and some assembly required, fire at your own risk.