Stop. Read This Before You Contact Your Insurance Company.

A guide from Thompson Auto Body — 33 years helping Portland drivers navigate the claims process.

Nobody plans to get into an accident, and nobody enjoys a trip to the body shop. Our goal with this guide is simple: give you the knowledge you need so the claims process feels smooth, predictable, and fair — instead of confusing and stressful.

Before you pick up the phone to call your insurance company, take a few minutes to read this. It could save you money, time, and a lot of frustration.

1. Before You Call: Talk to Us First

If you're the claimant, call Thompson Auto Body before you contact your insurance company. We'll walk you through what to expect and how to handle the claim from the very start.

> IMPORTANT OREGON DETAIL
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> Once you open a claim, it goes on your record as a claim — whether you follow through with it or cancel it later. Make sure you're ready to commit before you make that first call.

2. Making the First Call

When you contact your insurance company, be prepared for the following:

- Depending on your carrier, they may ask you to download an app and submit photos of the damage yourself.
- They will issue you a claim number.
- They will write an initial repair estimate ("the sheet").

Don't worry about the dollar amount on that first sheet. It's just a starting point. Once your car arrives at our shop, we will:

- Photograph the vehicle thoroughly
- Tear it down if necessary to see hidden damage
- Submit a supplemental claim for anything the initial estimate missed

Our goal is always to put OEM (Original Equipment Manufacturer) parts on your car whenever possible.

3. Read Your Policy — “Like Kind and Quality” Explained

Before you call, pull out your insurance policy and actually read it. Most policies do not include a guarantee of new OEM parts. Instead, most policies only obligate the insurer to provide parts of “like kind and quality.”

Here's what that really means:

- Your insurer can use OEM, used, or aftermarket parts — their choice.
- They can select the cheapest option available.
- They can source parts from anywhere in the United States.

This matters because auto insurance is a contract, not a state-regulated benefit like health insurance. You signed an agreement with your insurer to be made whole after an accident — not necessarily to have your car restored with brand-new factory parts. Knowing this ahead of time helps you set realistic expectations and understand what you're negotiating for.

4. Our Role: Advocate, Not Attorney

It's important to understand exactly what Thompson Auto Body can and can't do for you:

- We are not attorneys, and we don't have legal authority in your claim.
- The claim is a contract between you and your insurance company — we're not a party to it.
- Unless you've signed a power of attorney, we act strictly as your advocate: we fight for a proper, safe, quality repair on your behalf.
- We have no authority over how the insurance company ultimately settles your claim. That settlement is between you and them.

5. Rental Cars — What to Expect

If you have rental coverage, or you're the claimant, we'll set up your rental at the time you drop off your car.

- We work with Enterprise Rent-A-Car, and they'll pick you up right here at our shop.
- Bring a valid driver's license and a visa/debit card.
- Enterprise will place a temporary $50 hold on your card (similar to a hotel deposit) while you have the rental. Your insurance company covers the rental charges.

OUR RECOMMENDATION

Purchase Enterprise's insurance coverage on the rental. If anything happens to the rental car while it's in your possession — a dent, a scratch, torn upholstery — Enterprise's own coverage handles it. You simply hand back the keys and walk away, with no impact to your personal insurance.

When your car is ready, we manage the rental return directly with Enterprise from our location — one less errand for you.

6. Labor Rates and Why They Vary

Every insurance company sets its own labor rate guidelines, and they aren't all the same:

- Insurance company rates typically range from $69 to $73 per hour.
- Our shop's standard door rate is $85 per hour.

We negotiate with insurance companies and do our best to work within their guidelines — but we can't guarantee we'll match every company's rate, because guidelines vary and some are simply too low to cover a proper repair.

For example: State Farm's rate runs around $73/hour, while GEICO's runs around $69/hour. $69/hour isn't enough to properly repair a vehicle — it doesn't even cover minimum wage-equivalent shop costs. In some cases, this means:

- On insurance claims, we may, at our discretion, cap our rate at $73.00/hour (the highest rate among the major carriers we work with), so you're not caught off guard.
- In certain situations, a customer may be responsible for the difference between the insurance rate and our actual cost, particularly for safety-related repairs.

We work as hard as possible to keep these costs under control for you. We can't guarantee there won't be a difference, but we do everything within our power to mitigate added costs to the consumer.

7. Safety Parts: Non-Negotiable

When you drop off your vehicle, you'll sign an authorization form permitting us to disassemble the car, write an estimate, complete the repair, and collect any supplemental payments — including costs tied to safety-related items and required calibrations or resets.

OUR POLICY

We do not install aftermarket or used parts on safety-related components. This isn't negotiable, for two reasons: (1) it's dangerous for you and other drivers, and (2) it creates serious liability exposure if a failure occurs in a future accident.

If the safety item will cost more than your insurance company paid, we will contact you before ordering or moving forward. We strive to keep this process as smooth as possible for you. We'll also let you know the cost difference ahead of time, so you're prepared for those additional charges when you pick up your car.

8. Understanding “Preferred Shops” and DRP Networks

Your insurance company may strongly encourage you to use one of their preferred vendors or Direct Repair Program (DRP) shops. Here's what you should know:

- In Oregon, it is illegal for an insurance company to force you to use a specific repair shop. You have the right to choose your own shop.
- Insurance companies often use persuasive — sometimes misleading — language to steer you toward their preferred network.
- These “lifetime guarantee” programs typically exist because the insurer has negotiated discounted labor rates with large corporate repair chains in exchange for directing customer volume to them.
- When an insurer says they'll “guarantee” your repair, what's actually happening is that the shop is contractually required to stand behind the work — not the insurance company itself. If the shop doesn't comply, the insurer simply stops sending them business.

BOTTOM LINE

Insurance companies are legally required to make you whole — that's their obligation. They are not in the business of guaranteeing repairs; the shops are. You have the right to choose where your car gets fixed.

9. Ordering Parts and Starting the Repair

When you drop off your car, please bring your claim number and any estimates or documents related to your claim. Having these on hand at drop-off streamlines the process and lets us move forward right away.

Once your estimate is settled, we order parts — sometimes before your car even arrives, depending on the severity of the damage, and sometimes after, depending on how a particular insurer handles claims. Then the repair begins.

We'll keep you updated throughout the process so you know where things stand and roughly when to expect your car to be ready.

10. Payments Before Pickup

As your car nears completion, we'll reach out to confirm a target pickup date and check whether you've received any payment from your insurance company (the initial draft).

A few important payment rules to know in advance:

- Insurance checks (drafts) must be made out in one name only — either your name or ours. Banks will no longer cash checks made out to two parties jointly, so joint checks cannot be accepted.
- If a check is issued incorrectly, it can delay your pickup while we coordinate with the insurance company to correct the funds.
- If there's an overage for safety-related repairs, we'll let you know before you arrive so you're not blindsided by the balance.
- If you are the insured party (making a claim on your own policy), we ask that you pay your deductible upfront — this helps streamline the final pickup process.

> SMOOTHEST PATH: DIRECT PAY
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> It helps greatly if you instruct your insurance company to pay Thompson Auto Body directly — on both the preliminary estimate draft and any and all supplemental drafts. Directing every draft straight to us is what makes the process go smoothly: when your car is ready, everything is already settled and you simply drop off the rental, pick up your car, and you're done. We do everything in our power to make sure this process goes smoothly for you, so we can make everything as easy as possible.

11. Questions, Photos, and Staying in the Loop

We want you to feel informed the entire way through:

- Call, email, or stop by anytime — no appointment needed.
- Want to see how the repair is progressing? Just ask — we're happy to take photos of your car during the repair and send them to you.

12. A Word on Choosing Your Insurance

We encourage customers to be thoughtful about where they buy insurance:

- Be cautious about buying coverage purely online or purely because it's the cheapest option — without reading the actual policy.

- Buy from a brick-and-mortar broker rather than purchasing online. Ask your broker to sit down with you and walk you through the policy page by page, so you know exactly what you're purchasing before you buy.
- It's your broker's job to make sure you understand what you're purchasing and what you will actually receive in the event of a claim.
- Insurance companies are businesses with shareholders and financial obligations. Like any company, they aim to manage costs — which sometimes means settling repairs as inexpensively as possible.
- Never rely solely on the party that owes you money to tell you how much they owe you. Always have someone skilled in the craft — like us — review the situation and lay out your real options, so you can make informed decisions about your repair.

About Thompson Auto Body, Incorporated

We've been serving the Portland community — and negotiating with insurance companies — for over 33 years, at the same location. I'm James Thompson, and I personally guarantee that the service you receive here will stand above any shop you've worked with before.

We believe in getting you back on the road safely, with your vehicle looking as good as — or better than — it did before the accident. That's not just our promise; it's how we've built our reputation for over three decades — and earned a five-star rating along the way.

Have questions or need an estimate? No appointment necessary. Stop by Monday through Friday, 9:00 AM to 5:00 PM.