

# What you should know about **THE BIG STEER** in Northeast Nebraska

## You might be gored by **The Big Steer**

If you recently got into an accident, don't automatically count on your insurance company to pick the best shop for a great collision repair experience. Some insurers are going to turn *The Big Steer* loose and try to bully us to use a body shop that gives insurers the cheapest price...and that might not be the best thing for you or your car.

## **The Big Steer is illegal in Nebraska**

Nebraska's laws say you can use any body shop you want, but insurers are going to bring out *The Big Steer* to snort, grunt, and bully you into using the shop they want you to use. It's not fair and the law agrees. Nebraska laws about using *The Big Steer* are straightforward; it's not allowed. So how do you go about recognizing *The Big Steer*? You can always smell *The Big Steer* when someone says something that doesn't sound right. Here are a few examples:

- If you don't take your car to one of our shops, we won't pay your car rental
- You can take it to that shop, but if you have any problems, we wouldn't be able to help you
- Our shops have guarantees, I don't know if your shop does
- You can take your car to that shop, but that is why your premiums are so high
- That shop is not on our list of preferred shops
- If you take your car to that shop, we won't be able to get an adjuster out for at least a week
- If you go to our shop they can start the repairs immediately

## **A few more things you need to know about The Big Steer**

Insurers have more than one big steer, in fact, they have a whole herd of them. Such as when you have to use an 800-number, where you don't know who you are calling to or who you're talking with. Even though the guy or gal you'll be talking with might sound friendly you can bet your last nickel that they have *The Big Steer* right behind them grunting, snorting, and jabbing its horns into their backs.

Now remember, if you want to exercise your God-given right to pick your own body shop, your insurance company and adjuster have to respect your decision and work with your shop. Do not let them steer you around. Your insurance company promised to pay if you got in an accident. You have the right to a full and proper repair no matter which shop you select. It's all pretty simple, you paid your premiums and your adjuster has to respect your decision and work with the shop you picked.

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