

## Automobile Claim Process



Thank you for doing business with The Commerce Insurance Company. We have received notice of your loss and are committed to settling your claim quickly and efficiently. We thought it might be helpful to provide you with this brief explanation of the steps in the automobile claim process.

Access Claim and Billing Information, Online, Anytime.

### CommerceCares Online

If you would like to view the status of your claim online, you can go to [www.CommerceInsurance.com](http://www.CommerceInsurance.com) and select the CommerceCares link to quickly and easily set up and access your account!

*See the last page of this brochure for more details on how to use this online site.*

## Steps in Your Claim Process

We understand that the rapid settlement of your claim is a top priority. There are four major steps in our claim process which are detailed in the pages that follow:

### 1 - Reporting

This is the process of the Commerce Claims Service Center Representative gathering the full detailed information of your claim, which you have just completed.

### 2 - Damage Appraisal

As discussed with our Claims Service Center Representative, your appraisal will either be completed at one of our convenient Drive-In facilities or has been assigned to a Licensed Commerce Appraiser who will inspect your vehicle, write a damage appraisal, and provide you with a list of all registered auto repair shops in your area. The process is slightly different if your vehicle is declared a Total Loss. You will not receive the appraisal, but will be contacted by a Claim Representative who will walk you through the process.

### 3 - Payment

The Claim Representative assigned to your claim will process the initial report information to determine liability. Once the Claim Representative receives your damage appraisal, payment will be made **in accordance with the coverage available**, subject to any applicable deductible.

### 4 - Repairs

You have several options for repairing your vehicle, one of which includes a Commerce Insurance Company guarantee for the quality and workmanship of the repairs if completed at one of our over 600 Commerce Insurance Company Preferred Repair Shops.

## **More Details on the Claim Process & Answers to Frequently Asked Questions**

### **Step 1 - Reporting**

You have already spoken to our **Claims Service Center Representative** who gathered the initial information on your loss, set up your claim in our system, and assigned it to a Claim Representative. Other questions often asked at the time an accident is reported are:

#### **Q - Who is handling my claim?**

The **Physical Damage Claim Representative** will be coordinating your claim. They may be assisted by:

- A **Casualty Claim Representative** who will be assigned if injuries are reported.
- A **Licensed Commerce Appraiser** who will write the repair appraisal for your vehicle and provide copies to your Physical Damage Claim Representative as well as to you or your repairer if your vehicle was seen at an auto repair shop, provided the vehicle is repairable. If your vehicle is determined to be a Total Loss, you will not be sent an appraisal.

#### **Q - Can I rent a car?**

If your policy includes **Part 10 – Substitute Transportation Coverage** and your vehicle is not drivable or is in the shop for repairs, we will assist you in obtaining a rental vehicle. Commerce has a list of preferred rental companies you may wish to select from.

### **Step 2 - Damage Appraisal**

When you reported the damage to your vehicle, arrangements were made to have your vehicle inspected either at one of our convenient Drive-In Appraisal locations or at a location chosen by you. This will be done by one of our Licensed Commerce Appraisers who will contact you within the next two business days to arrange a convenient date and time for the inspection.

#### **Q - Can I begin repairs once the appraisal is completed?**

You may choose to begin repairs; however, the initial appraisal is for information only and is not an authorization by Commerce to proceed with repairs. The amount of the appraisal may need to be adjusted for preexisting or unrelated damage unknown to the appraiser who viewed your vehicle. Your Claim Representative may still need to complete the investigation, determine who is at fault for the accident and verify coverage available to you.

There are times when a worn part is damaged and in need of replacement. Parts such as brakes and suspension parts do wear out with use. These parts are only replaced with new replacement parts, and there may be an adjustment for the **betterment** to your vehicle. You may be responsible for the payment of that adjusted **betterment**; that amount will be indicated on your appraisal.

**Q - What if my vehicle is a Total Loss?**

Your file will be handled by a **Total Loss Representative** who will be contacting you to finalize your claim. Since the vehicle is a Total Loss, there will be no appraisal forwarded to you.

If your vehicle is located at a tow yard or storage facility, we will notify you to make arrangements to move your vehicle as storage charges may be accruing. Commerce will only pay for those charges that we deem reasonable and necessary.

## Step 3 – Payment

**Q - Will there be a deductible or a surcharge?**

If your claim is a “Comprehensive” loss such as fire, theft, or vandalism, your chosen deductible will apply. For “Collision” losses, a deductible and a surcharge may apply depending upon the determination of fault. If payment is issued to you, the check will indicate if your deductible was applied, waived, or pending due to the need for further investigation.

**Q - When can I expect payment?**

If your vehicle is repairable, you can normally expect payment within 5 to 7 days after the appraisal is received. The entire process will normally take 7 to 12 business days from the date you reported the accident. Also, if there is a lienholder (holder of the auto loan) on your policy, and if the payment exceeds \$1,000, we must include your lienholder on the check. However, if you sign a Direction to Pay form at your licensed auto repair shop, we can send the payment directly to your repairer.

If you do have your vehicle repaired, be sure to ask for an itemized invoice of the work done to your vehicle. This invoice should be kept with your records, and you are entitled to this document under the consumer protection regulations.

**Q - What do I do when I receive the Payment Check?**

When you receive your Direct Payment Check and Repair Certification Form from Commerce in accordance with the Massachusetts Direct Payment Plan\*, you have a few choices, one of which involves a Commerce guarantee:

1. Use the check at any one of the **Commerce Insurance Company Preferred Repair Shops** to receive guaranteed repairs at a guaranteed price.
2. Cash the check and use the proceeds to have the repairs done at any auto repair shop of your choice.
3. Cash the check and choose not to repair your vehicle. Be aware, however, that the value of your car will be reduced by the amount of the check, plus any applicable deductible.
4. If you choose to sign a Direction to Pay at a licensed auto repair shop, we can send the payment directly to your repairer.

*\* Payments are made in accordance with the **Massachusetts Direct Payment Plan**. You will receive more detailed information with your appraisal or with your check. Detailed information is also available on our website.*

## 4 - Repairs

### Q - Where can I have my vehicle repaired?

You are free to have your vehicle repaired at any registered auto repair shop of your choice. If your vehicle is repairable, your damage appraisal will come with a list of **all** registered auto repair shops in your area. Auto repair shops that are **Commerce Insurance Company Preferred Repair Shops** will be underlined on the list. Commerce has carefully selected these Preferred Repair Shops based on a high level of customer satisfaction for service, and for the quality and workmanship of the repairs that will meet or exceed industry standards. Additionally, all Commerce Preferred Shops will complete the repairs for an agreed amount, including the hourly labor rate charge. This means no additional costs to you, other than any applicable deductible or **betterment**.

**Please note:** If you choose a repair shop that is not indicated as a Commerce Preferred Repair Shop, you may want to verify with that shop if there will be any additional charges to you, including a difference in the hourly labor rate charges.

### Q - What happens if additional damage is discovered during the repairs?

The original appraisal is for “visible damage” seen during the inspection. Given the complexity of today’s vehicles, there are often times that additional accident related damage is discovered during the repair process. If “hidden damage” is discovered, the auto repair shop should contact the original appraiser who will write a supplemental appraisal for any additional accident-related damage. Supplemental appraisals written will be sent to the auto repair shop and to your Physical Damage Claim Representative.



## Our Commitment to You

Again, thank you for doing business with *The Commerce Insurance Company*.

We are committed to providing you with outstanding claims service. We offer guaranteed, quality repairs at any of our preferred glass and auto repair shops. We can also provide information on special rates available through selected automobile rental companies.

If you have any other questions not covered in this brochure, feel free to contact us at:  
1-800-221-1605

For detailed information on how to view claim information, make payments and view your billing activity on-line, visit our website at [www.commerceinsurance.com](http://www.commerceinsurance.com).