



**Consumer Federation of America**

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**CFA GUIDE FOR HOLIDAY WEEKEND DRIVING:  
HOW CONSUMERS CAN GET  
THE AUTO INSURANCE SETTLEMENT THEY DESERVE**

*CFA estimates that over 125,000 auto accidents occurred over the Labor Day holiday weekend*

Washington, D.C. – As Americans return from Labor Day driving excursions, the Consumer Federation of America (CFA) reminded consumers of the availability of its guide with insiders' advice on how drivers who get into accidents can file successful auto insurance claims and collect fair settlements. The guide, *Navigating the Auto Claims' Maze: Getting the Settlement You Deserve*, was written by Mark Romano, who spent more than 28 years as a top claims' official and injury evaluation software expert at major, national insurance companies.

AAA announced last week that, over the Labor Day holiday weekend, approximately 33 million people will take a trip by automobile of at least 50 miles. Based on driving records and claims history, CFA estimates that, during the holiday travel period, over 125,000 auto accidents occurred, resulting in 75,000 to 100,000 auto insurance claims filed with the nation's auto insurance companies.

"Most people are intimidated when they file an auto insurance claim, perhaps because they have never done it before or worry about getting less than they deserve for personal injuries or damages to their car," said Mark Romano, CFA's Director of Insurance Claims' Projects. "Unfortunately, some insurance companies have begun using practices in recent years – such as computerized systems that don't adequately consider the individual circumstances of each claim – that can result in an unfairly low settlement for consumers. This guide walks drivers step-by-step through the claims' process and helps them avoid mistakes and traps that can lead to an unfair settlement."

The consumer guide, available at <http://www.consumerfed.org/pdfs/Auto-Insurance-Navigating-Auto-Claims-Guide-12-14-11.pdf>, contains a handy "checklist" that consumers can use to keep track of key information and to make sure they are treated fairly. The guide and checklist provide crucial information that consumers often don't hear about, including:

- It is your choice, not the insurer's, as to where your car is repaired.
- How you can file a successful claim with the other driver's insurance company, if you were not at fault in the accident.
- How you can avoid a "low-ball" offer for injuries sustained in the accident.

- Who you should call – and not call – at your insurance company to resolve claims’ problems.
- How to get help from insurance regulators if your company does not treat you right.
- When you should refuse to provide records to insurers.
- How you can protect the privacy of your personal information.

“This information empowers consumers to become their own advocates to get a fairer and quicker settlement of their auto claims,” Mr. Romano said. “It is our hope that this report will make the auto claims process a lot less intimidating and confusing for drivers who get in an accident over the Labor Day holiday weekend.”

The complete guide for consumers is available at:

<http://www.consumerfed.org/pdfs/Auto-Insurance-Navigating-Auto-Claims-Guide-12-14-11.pdf>.

The checklist that consumers can use to keep track of key information can be found at: <http://www.consumerfed.org/pdfs/Auto-Insurance-Claims-Checklist-12-14-11.pdf>.

*The Consumer Federation of America is an association of nearly 300 nonprofit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education.*