



OREGON MUTUAL INSURANCE GROUP

**OREGON MUTUAL INSURANCE COMPANY
WESTERN PROTECTORS INSURANCE COMPANY**

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Oregon Mutual Insurance “CAARS” Auto Repair Program

The **Customer Automobile Appraisal and Repair Service (or “CAARS”)** program is just part of Oregon Mutual’s effort to provide an increased level of customer claim service and to control claim costs.

You will find a **current listing of approved shops on BizLink®**; select CAARS Repair Shops in the left-hand Quick Links menu. Select the state of your location, and then under Bookmark select the desired town or city

How the CAARS program works

When an insured or claimant reports a claim involving automobile damage and needs assistance in selecting a repair shop, please recommend one of the participating CAARS program auto body shops in the area to have their car inspected, appraised, and possibly repaired. **The repair shop will report the claim to OMI and confirm coverage.** A claim file will be set up and an adjuster assigned to begin the claim handling process. The shop will complete a thorough estimate of repair on the vehicle damage and immediately send a copy to the claim office. If the car owner decides to have repairs completed at the CAARS program shop the repairs can usually begin immediately without waiting for the adjuster to first inspect the vehicle.

How the CAARS program increases customer service and controls cost

1. Customers have the opportunity to fast-track the repair process through use of the CAARS program, but the car owner always has the final say on who does the repair.
2. In most cases repairs are completed in less time because the shop can usually begin repairs right way rather than waiting for an adjuster’s inspection.
3. It has been our experience that policyholders and claimants often do not know where they want to go to have their car looked at and appreciate some guidance in that regard. The program provides this guidance.
4. CAARS shops guarantee their repairs for as long as the customer owns the car.
5. The program saves costs in three ways:
 - Rental car costs are be reduced because it will take less time to repair the vehicle.
 - Oregon Mutual will be able to monitor repairs more closely.
 - Appraisal expense is reduced, as the CAARS shops do the appraisal.

If there is a shop in your area you wish to have considered as a CAARS repair program shop, please let us know. If we need more coverage in that area we will consider them. Should you have any questions regarding the program, please contact your local Oregon Mutual Claims Manager or our Home Office Claims Department.

Thank you for helping Oregon Mutual provide your policyholders with exceptional claim service.

Claims Department
Oregon Mutual Insurance Company