

# A Moving Experience: The Agony of American Auto-mated Insurance



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Of the MANY aspects of American life that have changed since I last lived in the US, one of the more dramatic is the change in auto insurance.

That difference was pounded home when we had a little fender-bender in early November. A young man, rushing home, sideswiped our car as my husband was driving to the train station. I was not in the vehicle, but was told that neither car was going fast. However, the other guy was going fast enough to inflict a few thousand dollars' worth of damage to each auto.

Fortunately, mobility was not affected. Neither driver wanted to wait hours for a policeman to show up, and the other guy had a family event to attend, so they exchanged contact information and took pictures of both vehicles and license plates and went home.

I immediately called the hotline for our auto insurance company. Let's call it "L." It is one of the biggies, chosen in spite of its obnoxious and ubiquitous advertising. I didn't have to jump through robotic menus to reach a calm, well-trained live woman with a flat midwestern twang. She took down our information, walked us through our next steps, and supplied an address to send our photos and a map of the accident my husband had drawn up. She gave us the name and phone number of our "agent"—let's call her W—who would, she said, be in touch with us next day.

All this was reassuring, since we didn't know any agents for L in our area. We assumed that W would be local. WRONG! Big difference between the 1980s and now. Back then, you bought car insurance from someone with an office in a strip mall near your home or place of work. That guy or gal would explain options, help you choose the best policy (meaning one most advantageous to him or her, but also possibly a good choice for you), and would be there to answer the phone in case you had an accident. There were "800" numbers but the local agent was your point of reference.

Things were similar our first years in Italy, although the insurance agent was more likely to live near you than near your place of work, was decidedly more likely to be male, and "800" numbers were still a rarity back then.

We received a call from Agent W the following day. I was busy and couldn't pick up. When I called her back, at an area code in Texas, not Virginia, she didn't respond and I was invited to jump through the hoops of a robotic menu. Still, I had her coordinates, so I wrote her and sent her the same pictures of vehicle damage and diagram of the accident that I had sent to the hotline responder.

Meanwhile, Company L emailed two more requests for our photos of the accident.

On Day 3, W and I connected. I and my husband provided again all the information we had given to the hotline person the night of the accident. W said she was forwarding everything to the company's claims adjuster, who would decide the extent of damages. Meanwhile, she sent a list of approved body shops in L's network. If we used an approved shop, their work was guaranteed for the life of the car. If not, we took our chances.

I began calling body shops from the approved list. Several didn't answer (meaning a robot answered and put me on hold). The first human to respond didn't have an opening to inspect the car for three weeks. The next one had an opening in two weeks, so I made an appointment there. Meanwhile, my husband asked around and found an out-of-network body shop that could repair the car immediately, as soon as parts were available. They had to submit their estimate to L, and had to accept the decision by L's claims adjuster. The body shop was good with that and so were we. I canceled the appointment with the network shop, and we waited for L's claims adjuster to decide the extent of damages. This was all done on line, based on our photos and L's knowledge of our car model. The description of damage—and of the car itself—was incomplete and incorrect. No one inspected our car or controlled the site of the collision to confirm that my husband's version of the accident made sense.

A week later W sent us a note through the L website saying that probably the accident was the other guy's fault because he had refused to talk to W when she had called for his version of events. Independent of fault, we were responsible only for the \$500 deductible on our policy; everything else would be covered directly by L.

This was a BIG difference from Italy. Twelve US states have "no fault" auto insurance. Virginia is not one of them, but its system is a kind of hybrid, enabling our insurance company to cover damages in the absence of legally-established blame. In Italy, no fault coverage is called a "casco" and is optional. My husband couldn't get his head around the fact that we would be paid despite our inability to prove the other guy was at fault.

A few days after that, L emailed us saying they were pursuing the other party's insurance to pay our \$500 deductible, and that our premium would not increase because the accident was not our fault. My husband was incredulous.

Meanwhile, our body shop called to let us know the parts had arrived, and to bring in our car. What to do for the three days we would be wheelless? Our policy did not cover the cost of a rental vehicle, but W had mentioned in our one conversation that we were entitled to a discount from a major rental agency. How much? She didn't say. Neither did our policy. Neither did the mountains of verbiage I tried to plough through on L's website. I tried phoning W and L and got nowhere. Time was short because we had to bring the car in ASAP, so we shopped around for the cheapest option from a major company and ignored the ephemeral "discount" from L.

The period of rental and repair went smoothly. Our car was ready a day ahead of schedule, so I returned the rental 24 hours early. The rental car company and I are currently engaged in animated discussion about my being reimbursed for the unused day. They claim that, because I paid upfront, I am not entitled to reimbursement. I maintain that because they could re-rent that vehicle a day sooner than planned, they benefitted from my early return and should acknowledge same by reimbursing me. If all this had happened in Italy, we would be negotiating face-to-face. But everything here is done by computer, so the only negotiation is done by algorithm.

In this entire three-week process, the only people we actually *met* were the guy who caused the accident and the body shop owner who fixed our car. I spoke once with the agent and never with the claims adjuster. The car rental agent who gave me the keys to the car was not the same as the rep who took the keys from me three days later, and neither had anything to do with my exchanges with disembodied voices and robots about getting a reimbursement.

Compared to Italy, things happened much faster, especially L's payment for damages. No *tira e molla* (back and forth) as would probably have happened with an Italian insurance company. No bickering over pennies. No professional efficiency trumps personal empathy stateside. Maybe Italian auto insurance claims will be handled this way within a decade. Maybe algorithms will learn to speak Italian?

(Somehow I hope not).

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