



Steering/Referrals

Presentation by the
Ethics Committee
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Our Charter for 2004

- Steering/Referrals (ethical & legal issues?)
- Unintentional Fraud
- Mandated use of
 - ◆ Specific estimating systems
 - ◆ Imaging systems
 - ◆ Claims processing systems



Project Nashville

- Bring closure to steering/referral tasking from calendar year 2003
- Is steering really an Issue or is it a Non Issue?
- Is "Steering"
 - ◆ A problem for the consumer?
 - ◆ A problem for the repair industry?



Project Nashville

- Important Questions
 - ◆ What is reality in the market place?
 - ◆ Is consumers' "right to choose" first and foremost in referral word tracks?
 - ◆ Are some word tracks deliberately ambiguous so as to mislead?
- We decided to ask the consumer



Interview Format

- Questions for the consumer
 - ◆ What are you being told?
 - ◆ How did you feel about it?
- Critical considerations
 - ◆ “Is there a need for an industry definition of referral, and what is acceptable and what is not”?
 - ◆ How does steering affect the business relationship of the provider (repairer) and consumer (vehicle owner).



One Consumer's Story

Not all situations are handled in the manner that this consumer relates. Therefore everyone should weigh the following interview and recap of events making, his or her own judgments regarding the issues discussed.