

DON'T GET STEERED!!

YOU HAVE
THE RIGHT TO CHOOSE YOUR
AUTO GLASS PROVIDER!

MY HERO!!

IGA
INDEPENDENT GLASS ASSOCIATION



HI, I'M IGA MAN.
MY MISSION IS TO MAKE SURE
CUSTOMERS GET A SAFE AND PROPER
AUTO GLASS INSTALLATION.

I ALSO LOOK OUT FOR THE
INDEPENDENT AUTO GLASS SHOPS IN
YOUR TOWN TO ENSURE THAT LOCALLY-
OWNED AUTO GLASS SHOPS ARE ABLE
TO COMPETE FOR YOUR
BUSINESS ETHICALLY AND
FAIRLY.

COME WITH ME AND I'LL
SHOW YOU JUST HOW HARD MY
JOB CAN BE, AND WHY.



MEET JUDY DRIVER. WHILE DRIVING DOWN A BUSY
STREET ONE DAY, ANOTHER VEHICLE PASSES HER
AND KICKS UP A ROCK...



JUDY KNOWS WHAT TO DO NEXT. SHE'LL CALL
DANNY GOODGUY, THE OWNER OF GOODGUY'S
GLASS SHOP, RIGHT HERE IN HER TOWN.



GOSH, WE'VE KNOWN DANNY FOR YEARS! HIS SHOP ALWAYS DOES EXPERT, PROFESSIONAL, AND PROPER GLASS REPLACEMENT.



JUDY IMMEDIATELY CALLS THE 1-800 NUMBER ON THE BACK OF HER INSURANCE CARD TO REPORT THE CLAIM...

CUT CORNERS GLASS

THANK YOU FOR CALLING
QUICK CALL INSURANCE COMPANY.
HOW CAN I HELP YOU?

MY WINDSHIELD BROKE AND
I NEED TO HAVE IT REPLACED.





WHEN JUDY CALLED THE 1-800 NUMBER ON THE BACK OF HER INSURANCE CARD, SHE DIDN'T SPEAK TO HER AGENT OR ANY AGENT EMPLOYED BY HER INSURANCE COMPANY. INSTEAD, HER CALL WAS ROUTED TO A CALL CENTER...



THE CALL CENTER IS NOT OWNED BY THE INSURANCE COMPANY - IT'S ACTUALLY OWNED BY CUT CORNERS GLASS COMPANY, A COMPETITOR OF THE SHOP SHE WANTS TO USE.





SOME INSURANCE COMPANIES CONTRACT WITH LARGE GLASS COMPANIES TO ADMINISTER THEIR CLAIMS. BY ADMINISTERING THE CLAIMS PROCESS, THE COMPETITOR OR "COMPETITOR-ADMINISTRATOR" DOES THREE THINGS:



WORKS WITH INSURANCE COMPANIES TO HANDLE THE PAPERWORK FOR GLASS RELATED CLAIMS, RUNS A CALL CENTER TO FACILITATE THE CLAIMS PROCESS, AND HAS ITS OWN GLASS REPAIR AND REPLACEMENT SHOPS. TO MANY, THIS IS A CONFLICT OF INTERESTS.

THE EMPLOYEE AT THE COMPETITOR-ADMINISTRATOR ANSWERS THE PHONE USING SCRIPTS DEVELOPED WITH THE INSURANCE COMPANIES, BUT MAY NEVER TELL JUDY SHE WORKS FOR A GLASS COMPANY THAT COMPETES WITH DANNY.

SOME NEVER EVEN MENTION THEY ARE AFFILIATED WITH A GLASS COMPANY AT ALL.



THANKS, JUDY!
DO YOU HAVE ANYONE IN MIND TO WORK ON YOUR CAR?



YES, I'D LIKE TO USE GOODGUY'S GLASS SHOP TO REPLACE MY WINDSHIELD.

CUT CORNERS GLASS

LET ME SEE IF GOODGUY'S IS
ONE OF OUR PREFERRED SHOPS...OH,
GOODGUY'S GLASS SHOP ISN'T ON OUR LIST
OF PREFERRED SERVICE PROVIDERS.

WE CANNOT GUARANTEE THAT YOU WON'T HAVE TO
PAY ADDITIONAL COST OUT OF POCKET IF GOODGUY'S IS
MORE EXPENSIVE THAN OUR PREFERRED RATES.



STOP!! WHAT THE EMPLOYEES AT THE CALL CENTER ALSO DON'T MENTION IS THAT WHILE THEY'RE CHECKING TO SEE IF GOODGUY IS ONE OF THEIR "PREFERRED SHOPS", THEY'RE ACTUALLY CHECKING TO SEE IF GOODGUY HAS SIGNED A PRICING AGREEMENT WITH CUT CORNERS.

TO BE ON CUT CORNERS' PREFERRED SHOP LIST, DANNY HAS TO AGREE TO LET CUT CORNERS PAY HIM WHAT THEY WANT FOR THE WORK.

SHOPS THAT DO AGREE TO CUT CORNERS' PRICING MAY HAVE TO CUT BACK ON THE MATERIALS THEY USE, TAKE SHORTCUTS TO GET MORE JOBS DONE IN A DAY, AND EVEN ITEMIZE THEIR COSTS WHEN THEY SUBMIT THEIR BILLS TO CUT CORNERS - AND CUT CORNERS STILL MAY NOT PAY DANNY THE FULL AMOUNT HE CHARGES FOR THE JOB.



THAT NIGHT AT DINNER, JUDY TELLS HER HUSBAND, JOE, ABOUT WHAT HAPPENED, AND THAT SHE'S GETTING THE CAR WINDSHIELD REPLACED BY CUT CORNERS GLASS COMPANY...

...BUT WHY
DIDN'T YOU CALL DANNY
GOODGUY'S GLASS?

I CALLED THE
INSURANCE COMPANY.
THEY SAID DANNY'S NOT
ON THEIR LIST!



JOE, IN TURN, CALLS DANNY GOODGUY...AND LEARNS
A VERY VALUABLE LESSON.



HEY DANNY, WHAT'S THIS I HEAR -
GOODGUY'S ISN'T ON THE LIST TO WORK
WITH QUICK CALL INSURANCE? JUDY'S
WINDSHIELD IS BROKEN AGAIN.

SHE CALLED THE NUMBER ON THE
INSURANCE CARD, DIDN'T SHE? I'M NOT
ON THEIR NETWORK OR "PREFERRED LIST"
BECAUSE I CHOOSE NOT TO BE.

THEY DON'T PAY ME ENOUGH
TO BE ABLE TO DO A SAFE,
QUALITY JOB.

THEY MAKE ME SHOW
THEM THE COST OF ALL MY
MATERIALS AND OFTEN DON'T
PAY ME THE FULL AMOUNT IT
COSTS TO DO A PROPER
REPLACEMENT.

AND THEY
COMPETE
WITH ME!!

LET ME EXPLAIN
WHAT JUST HAPPENED.

WHEN A COMPETITOR-ADMINISTRATOR
USES LANGUAGE TO CONVINCE YOU NOT
TO USE THE SHOP YOU HAVE CHOSEN OR
TO CHOOSE A SPECIFIC SHOP OVER
ANOTHER, IT'S CALLED STEERING AND
IT'S JUST PLAIN WRONG!*



*IF JUDY DOESN'T KNOW WHICH SHOP SHE WANTS TO USE, THE EMPLOYEE ON THE PHONE CAN MAKE SUGGESTIONS BASED ON COMPANIES THAT HAVE SIGNED UP. GUESS WHO THEY USUALLY SUGGEST? THEIR OWN COMPANY.

THEY ARE TRYING TO SCARE YOU INTO
USING A SHOP THEY OWN BY 'STEERING' YOU
AWAY FROM THE INDEPENDENT SHOP.

SOME STEER CUSTOMERS BY SAYING THE
WORK OF THE INDEPENDENT SHOP ISN'T "GUARANTEED"
(TO BE DONE CORRECTLY OR BY INDUSTRY STANDARDS) OR THAT THE
CONSUMER MAY BE ASKED TO PAY OUT OF POCKET IF THE INDEPENDENT
SHOP CHARGES MORE THAN THE INSURANCE COMPANY WILL PAY.

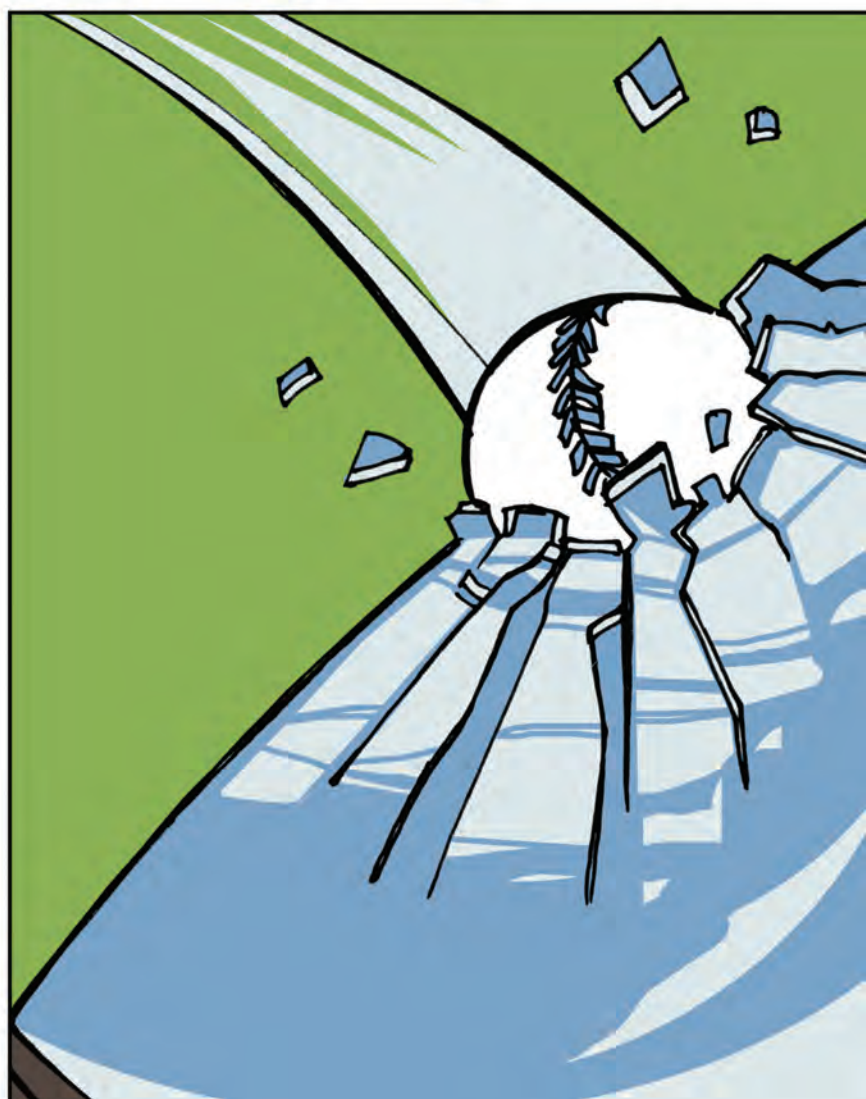
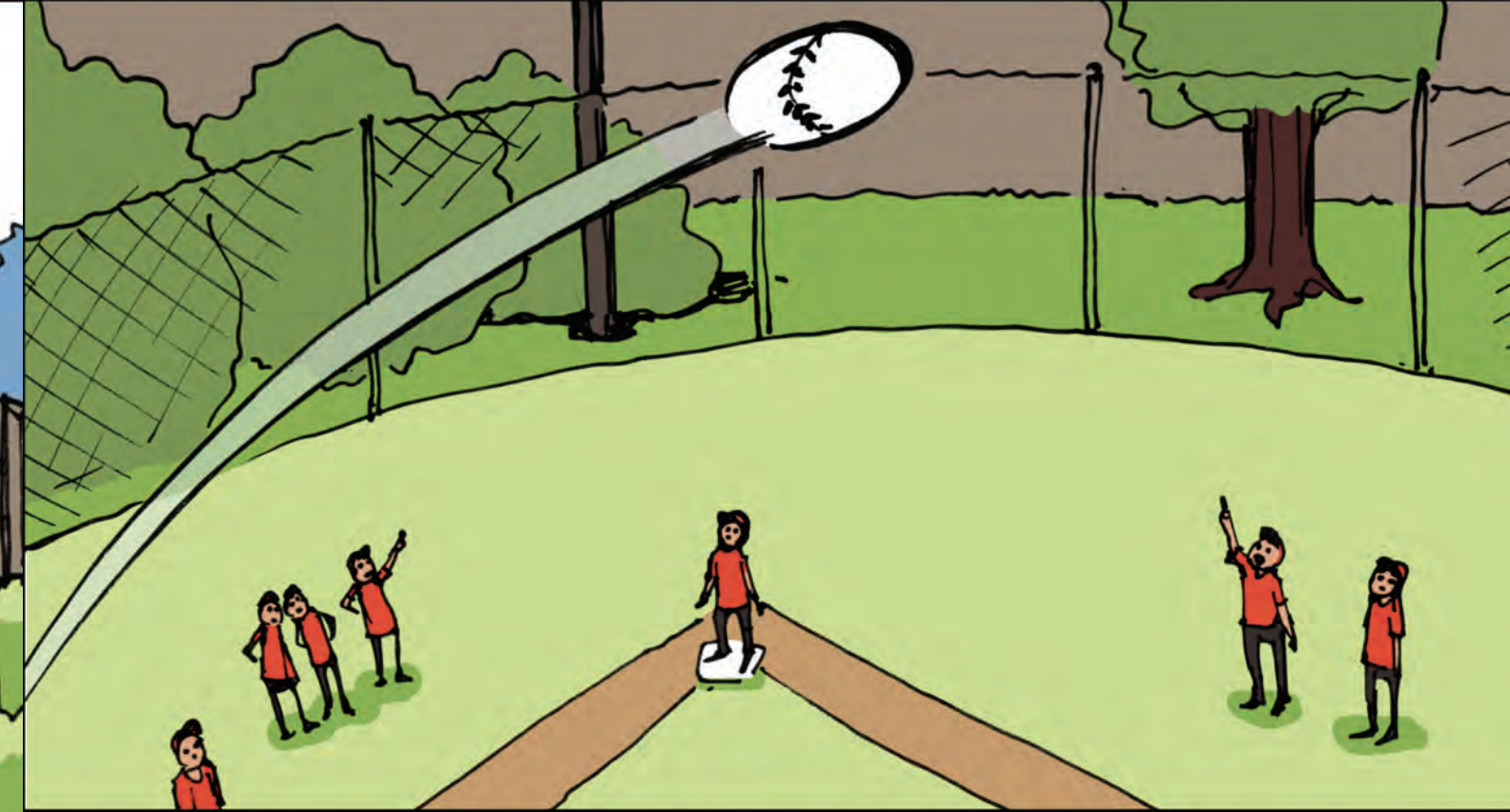
BUT DANNY'S PRICES ARE VERY
COMPETITIVE AND HE DOES OFFER A
WARRANTY - BUT HE DOESN'T WANT
TO SIGN AN AGREEMENT
WITH CUT CORNERS.



STEERING HAPPENS EVERY DAY. YOU LOSE YOUR RIGHT TO CHOOSE -
AND YOU MAY BE SENT TO A COMPANY THAT COULD CUT CORNERS.

A FEW WEEKS LATER, JOE AND JUDY ARE WATCHING THEIR SON'S LITTLE LEAGUE BASEBALL GAME...





OH NO!
NOT AGAIN!





DANNY, WE NEED ANOTHER
WINDSHIELD REPLACED AND I WANT TO
MAKE SURE WE GET TO USE YOUR SHOP.
WHAT SHOULD I DO?

I'LL PATCH US THROUGH
TO THE 1-800 NUMBER AND LET THEM
KNOW WE'RE ON THE LINE. JUST REMEMBER
EVERYTHING I TOLD YOU LAST TIME - THEY
WILL TRY TO STEER YOU AWAY FROM US,
BUT MAKE IT CLEAR YOU WANT
GOODGUY'S TO DO THE WORK.

THEY MAY EVEN CALL YOU
BACK AFTER WE'RE DONE AND TRY TO
GET YOU TO CHANGE YOUR MIND.

ONE WAY THAT GLASS SHOPS TRY TO PREVENT HAVING JOBS STEERED AWAY FROM THEM IS BY INSTIGATING A THREE-WAY PHONE CALL AMONG THE SHOP, THE CUSTOMER, AND THE COMPETITOR.



THANK YOU FOR CALLING
QUICK CALL INSURANCE COMPANY.
HOW CAN I HELP YOU?



THIS IS DANNY GOODGUY
WITH GOODGUY'S GLASS COMPANY. I
HAVE A CUSTOMER ON THE LINE WHO
NEEDS TO REPORT A CLAIM.



HI, I NEED A
NEW WINDSHIELD FOR
MY CAR.



AND DO YOU KNOW
WHERE YOU WANT TO HAVE THE
WINDSHIELD REPLACED?



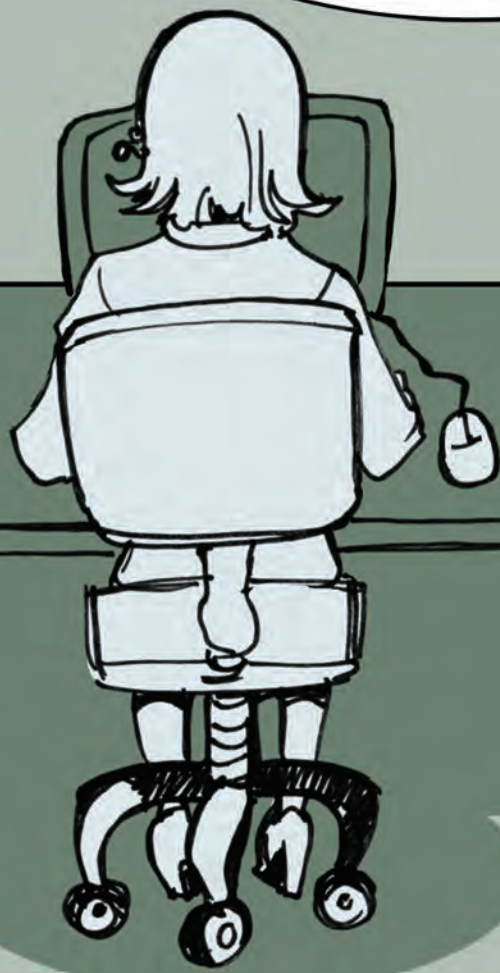
YES!
GOODGUY'S GLASS SHOP

OKAY JUDY. GOODGUY'S GLASS
SHOP ISN'T ON OUR LIST OF PREFERRED
SERVICE PROVIDERS.

WE CAN NOT GUARANTEE THE WORK
PERFORMED THERE OR THAT YOU WON'T HAVE
TO PAY ADDITIONAL COST OUT OF POCKET IF THEY
CHARGE MORE THAN FAIR MARKET VALUE.

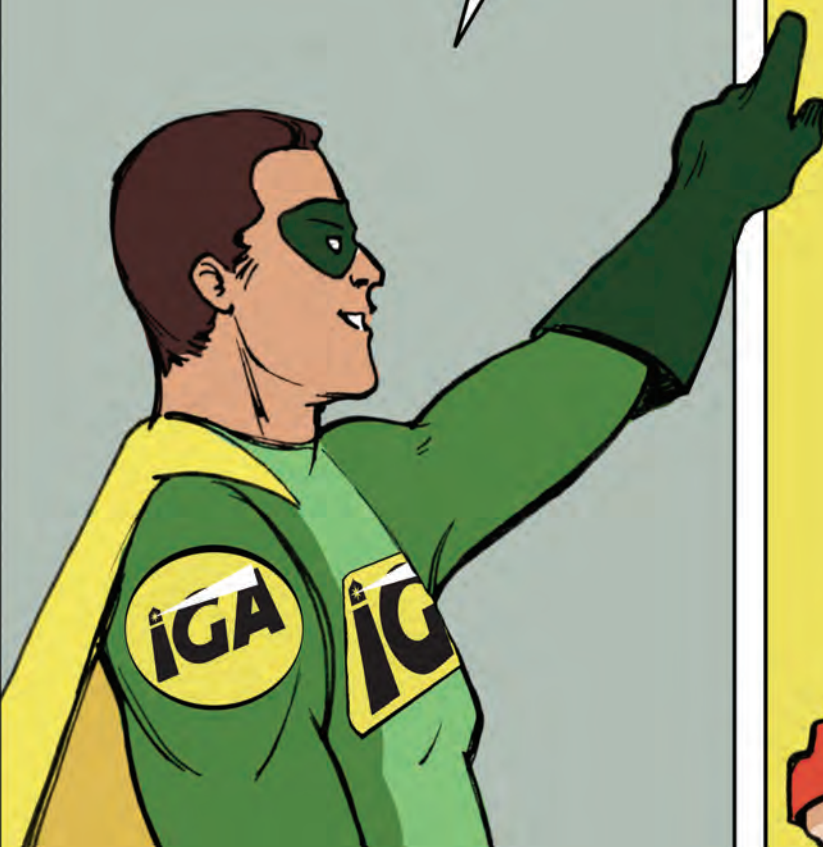
THANK YOU, BUT I KNOW
I HAVE A RIGHT TO CHOOSE.
I CHOOSE GOODGUY'S.

MAY I RESPECTFULLY REMIND
YOU THAT I AM ON THE PHONE AS WELL?
I'D LIKE TO ADD FOR THE RECORD THAT
OUR COMPANY GUARANTEES ALL WORK
THAT IT PERFORMS.





OKAY JUDY, WE ALSO CANNOT GUARANTEE
THAT YOU WON'T HAVE TO PAY ADDITIONAL COST
OUT OF POCKET IF THEY CHARGE MORE
THAN FAIR MARKET VALUE.



WATCH OUT,
SHE'S TRYING TO SCARE THE
CUSTOMER AND STEER
HER AWAY!



I HAVE THE RIGHT TO CHOOSE
WHERE TO TAKE MY CAR FOR REPAIRS AND
MY INSURANCE POLICY DOESN'T SAY I HAVE
TO USE THE LOWEST PRICED SHOP.
I'LL STAY WITH GOODGUY'S.

OKAY, YOUR AUTHORIZATION
NUMBER IS 12345678ABC.

THANK YOU. JUDY, WOULD
THE DAY AFTER TOMORROW WORK
FOR YOU? MAYBE 9:30?

THANK YOU. YES DANNY,
THAT'S PERFECT.



STEERING ATTEMPTS HAPPEN
EVERY DAY! YOU LOSE YOUR RIGHT TO
CHOOSE - AND YOU MAY BE SENT TO A
COMPANY THAT MAY CUT CORNERS!!

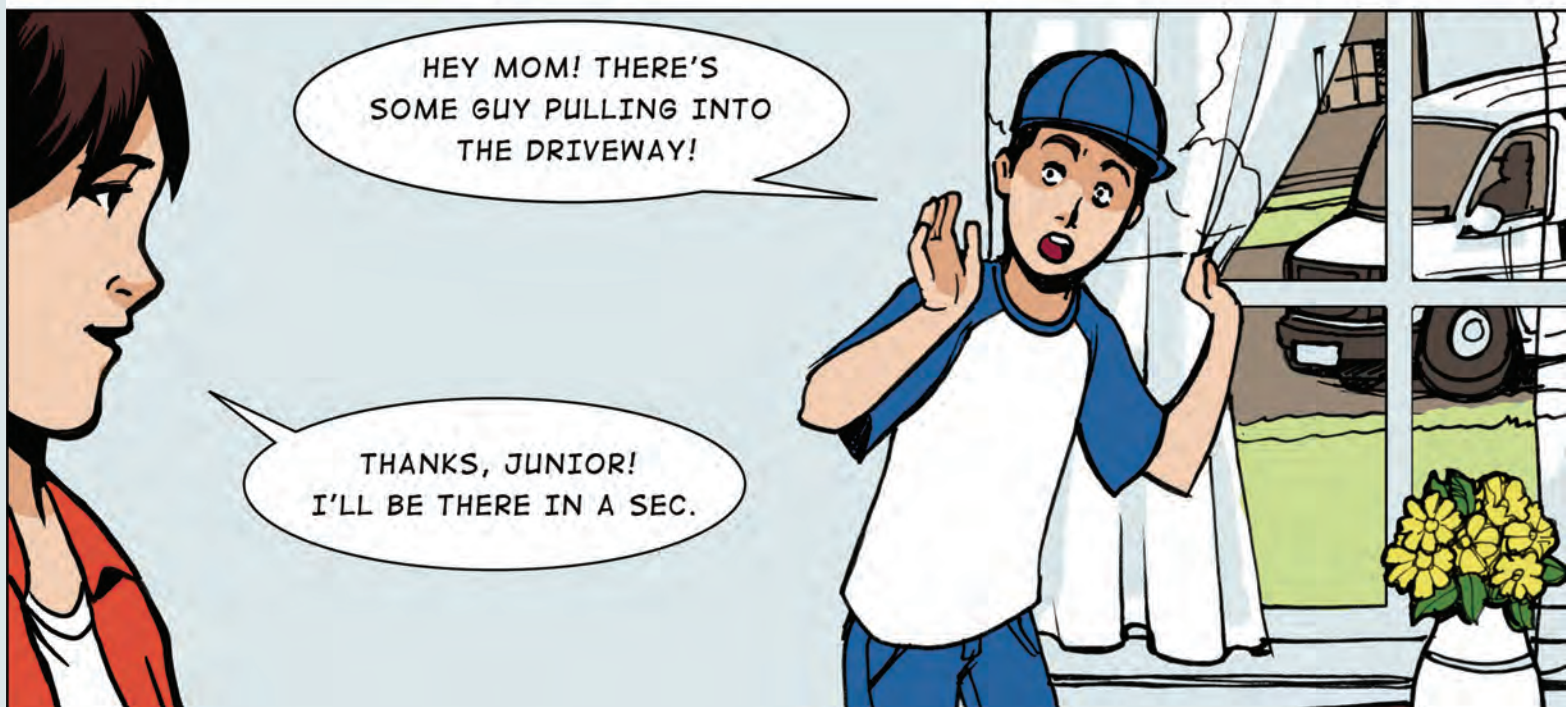


THE NEXT DAY AT 2 P.M...



HEY MOM! THERE'S
SOME GUY PULLING INTO
THE DRIVEWAY!

THANKS, JUNIOR!
I'LL BE THERE IN A SEC.







ALL RIGHT, JUST
SIGN HERE AND
WE'RE DONE.



WELL, THAT WAS NICE OF
THEM, WASN'T IT JUNIOR?

I GUESS.



HEY DANNY! THANKS FOR
SENDING TONY OUT A DAY EARLY!
THAT WAS GREAT...



WHO? WE DON'T HAVE ANYONE
HERE NAMED TONY. AND WHY'D
YOU CANCEL THE JOB?

I DIDN'T CANCEL THE JOB...
AND THERE WAS JUST A TECH HERE
TO REPLACE MY WINDSHIELD!



WHAT? I GOT A FAX FROM CUT CORNERS
20 MINUTES AGO INDICATING
THAT YOU'D CANCELLED THE JOB.

YOU'VE GOT TO BE KIDDING ME!

EVERY NOW AND THEN, WE HAVE A
CUSTOMER SCHEDULED AND SUDDENLY THEY
"CANCEL" BUT NOT WITH US DIRECTLY, SUCH AS BY
PHONE. WE GET A FAX CANCELING THE JOB.

I BELIEVE WHAT HAPPENS IS THAT THE
COMPETITOR-ADMINISTRATOR SENDS ME
THE FAX CANCELING THE JOB AND THEN SHOWS
UP TO REPLACE YOUR WINDSHIELD - AND YOU
NEVER KNOW THE DIFFERENCE.



STEERING HAPPENS EVERY DAY,
IN DIFFERENT WAYS.

YOU HAVE THE RIGHT TO SAY
"NO THANKS" IF A SHOP YOU DON'T
EXPECT SHOWS UP TO REPLACE
YOUR AUTO GLASS.

WHEN YOU LOSE YOUR
RIGHT TO CHOOSE YOUR OWN AUTO
GLASS SERVICE PROVIDER YOU MAY BE
FORCED TO CUT CORNERS
ON SAFETY!



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