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Is your car a 'clip job'?

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For many in the auto and insurance industries welding 2 undamaged car halves together just doesn't add up

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By Christopher Jensen | Special to the Chicago Tribune
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The 'clip job': welding together the undamaged halves of two cars.

Natasha Jackson loved her Sebring convertible even after it was involved in a bad crash this year. She looked forward to getting it back just the way it was, but not the way her insurance company wanted to repair it.

The Chicago resident says the company wanted to smash together the the un-smashed part of her car and the un-smashed part of another Sebring.

"I was, like, 'Oh, my gosh. What the hell is that?' I'm thinking I never in my life heard of such a thing," she said.

But the process is so not unheard of that it has a name, "clip job." In some cases it is used to fix a badly damaged vehicle such as Jackson's. But a "new" car also can be created out of two wrecks—and sold to an unsuspecting buyer.

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Either way, clipping is profitable for insurance companies and body shops—even as consumer advocates, collision-repair experts and major automakers warn it is not just a bad idea; it is dangerous.

"The downside is you may be driving down the road someday, get hit and be sitting in the middle of the road because the two halves of the cars went different directions," Clarence Ditlow, the executive director of the Center for Auto Safety.

It also negates the crash choreographing engineered into vehicles today. Some parts are designed to crumble at precise times and places to absorb energy and keep the passenger compartment intact. The timing of air-bag deployment also is carefully calibrated. Clipping ruins that synchronization, experts and automakers say.

The goal of a good body shop is to make a vehicle the same as when it came from the factory, said Darrell Amberson, director of the Automotive Service Association's Collision Division. It should not be stronger or weaker because the vehicle will not perform as

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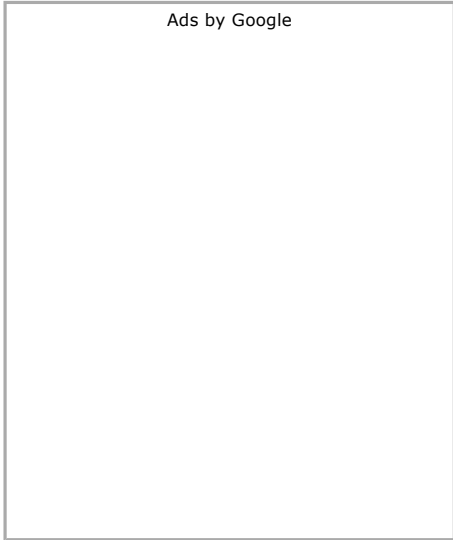
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intended, he said.

Profit is the reason for clip jobs, say Mark and Pam Pierson, owners of Princeton Auto Body in Princeton, Ill. For several years they have been waging a campaign against clipping.

Mark Pierson said it can be cheaper for an insurance company to order a clip job than to replace a badly damaged vehicle. And insurance companies usually have agreements that place the legal responsibility for repairs on the body shop, he added.

"It is not really their problem and they are saving, most likely, thousands of dollars," he said.

Clipping can also be cheaper than buying and assembling a bunch of replacement parts, said Amberson, who is also president of Lehman's Garage in Minneapolis.

"The person that gets the car may not know it...but maybe they get in a significant collision and the car comes apart," he said.

Getting a handle on the number of clip jobs each year is difficult. Amberson said he does not see it. "I haven't had an insurer to ask me to do it for many, many years," he said. The Piersons, however, say they still hear about clip jobs—or sections of badly wrecked cars being made available for them.

Kenneth Klein, owner of Consumers' Auto Detective business in Elgin, said he hasn't encountered a lot of clips jobs. But they can be kept quiet by confidentiality agreements between body shops and insurers, he said. In addition, most consumers wouldn't know a clip job if they saw one.

Only recently did one of the nation's largest automotive insurers, State Farm Mutual Automobile Insurance Co., of Bloomington, come out against the practice.

In a June letter to Pam Pierson, a State Farm official said clipping "has been under review for the last several months. As a result of this review we have determined that this repair method is less feasible on newer model vehicles which incorporate special or alternative metals."

It says State Farm officials will no longer ask a body shop to do a clip job. But, it will pay for the work if the body shop and customer want it.

State Farm claims consultant George Avery said the company's move away from clip jobs was prompted by the use of special, high-strength steels to reinforce the passenger compartment and better protect the occupants. The metals are severely compromised by heating, say during welding.

"We were not uncomfortable with our old position, but we felt going to the next step was prudent," he said.

Avery said he thinks consumers are smart enough to decide whether to accept a clip job, though major automakers oppose it. "I think they do a lot of research," he said.

He also insisted that by paying for a clip job State Farm was not in conflict with the safety recommendations of some automakers, thus putting its policy holders at risk. State Farm has an obligation to repair the vehicle, and, in this case, is just doing what the customer wants, he said.

The American Insurance Association does not have a single position on clipping because of the variety of repairs and vehicles, said David F. Snyder, vice president and assistant general counsel for the American Insurance Association.

Although Jackson did not want her car repaired using a clip, that's what happened. After some wrangling — including writing to the Illinois Attorney General and the Division of Insurance and hiring Klein, Jackson said she persuaded her insurance company to give her money instead of the Sebring.

It now sits in a junkyard, she said.

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To avoid getting a clip job, Amberson suggest consumers ask for references before choosing a body shop. Then, ask how the repair will be carried out.

As for buying a used car, consumer advocates say checking with companies such as Carfax are a good start, but they have far less information than most consumers think.

Any used car should be carefully inspected by a trustworthy body shop and a mechanic.

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