



# Insurance Relations Committee

Rick Tuuri, Chairman

Al Estorga, Vice-Chairman

CIC, Chicago  
Are you staying for the  
Foundation Golf Tournament?



# Committee Members

- Aaron Schulenburg, SCRS
- Adam Piper, FCC Collision
- Bob Smith, ASA MoKan
- Charles Dillard, Precision B&P
- Chris Andreoli, Progressive
- Farzam Afshar, VeriFacts
- Gary Wano, G W and Sons
- George Avery, State Farm
- James Giles, ANPAC
- James Spears, USAA
- Jeffery Patti, AMICA
- Jill Holmes, Golden State Coll.
- Joe Lacy, GEICO
- Joe Laurentino, Esurance
- John Webb, CSi Complete
- John Bosin, EDM Davis, LLC
- Joe Laurentino, Esurance
- Jordan Hendler, WMABA
- John Prozynski, ASI Claims
- Kevork Kahwajian, ACSC
- Lisa Siembab, CARSTAR
- Marcy Tieger, Symphony
- Mark Allen, Mercedes-Benz
- Mark Houde, The Traveler's
- Michael Condon, Condon Cons.
- Michael Lloyd, Cal. Casualty
- Michael Quinn, 9-1-1 Collision
- Randy Hanson, Allstate
- Richard Perry, Chief
- Rod Enlow, CCAR
- Rollie Benjamin, ABRA
- Ron Vincenzi, Oakland A/B
- Scott Biggs, APN
- Scott Krohn, ABRA
- Tony Passwater, AEII
- Victor Estorga, Estorga's



# CIC Vision

## The CIC Vision

A collision industry in which all segments work together efficiently, effectively, ethically and respectfully to enable complete and safe repair of the vehicle while facilitating the most pleasant possible experience for our mutual customer, the consumer.



# Code of Ethics

Participants' conduct must conform to current legislation and rules of order. Anti-trust guidelines will be read and must be followed at all meetings. Verbal abuse or harassment in any form will not be tolerated. Because of CIC's mission, the issues discussed are generally those that affect the industry rather than individuals.



# Insurance Relations Committee

## Digital Imaging



# Committee Members

- Joe Laurentino, Esurance
- Marcy Tieger, Symphony Advisors
- Randy Hanson, Allstate
- Ron Vincenzi, Oakland Auto Body
- Joe Lacy, Geico
- Eric Lerner, Esurance



These guidelines describe only the basic imaging requirements needed on all vehicles. Other factors, such as severity, complexity, and individual insurer policies or requirements, may necessitate taking additional images or approaches.



# Basic Imaging Procedures-Scope

Taking the images of the damage should come after scoping the vehicle to determine the point of impact, related and unrelated damage.





# Basic Imaging Procedures

- ◆ Take initial images to capture all four corners of the vehicle including the license plate
- ◆ Take images of the instrument panel, dash warning lights, (if possible, with engine running), odometer, and VIN plate, including vehicle production date.
- ◆ Take images of all loss related damaged parts listed on the estimate. The sequence of the images should mirror the sequence in which the repair estimate was written. Remember to take establishing or overall images for context in addition to close ups.
- ◆ Take images of all unrelated damage and label as such.
- ◆ Review the images to ensure they are clear, well lit and fully depict the extent of damage to the vehicle. Delete and recapture any blurry, dark or unusable images.



# Minimum Requirements

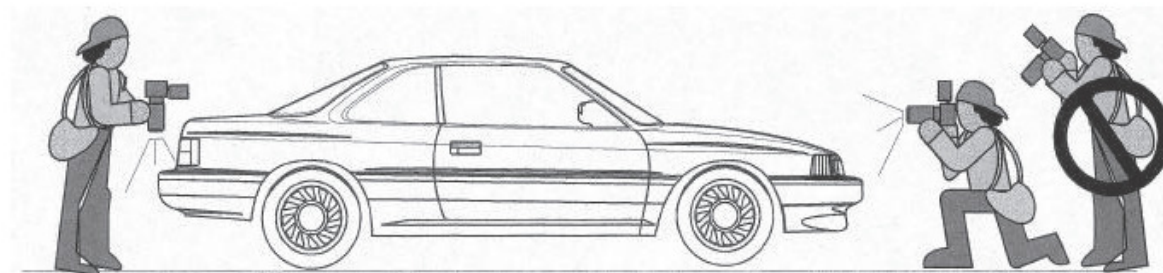
Digital Images should include:

1. 4 Corner shots to include the License Plate
2. Dash Warning Lights-Odometer-VIN
3. Related Damages
4. Unrelated Damages



# Basic Imaging Technique

## Vehicle Photography - Photographic Technique



Shooting at right angles to the ground is acceptable to show crush deformation but does not replace required shots along the horizontal plane.

Bend or kneel to be parallel to the horizontal plane

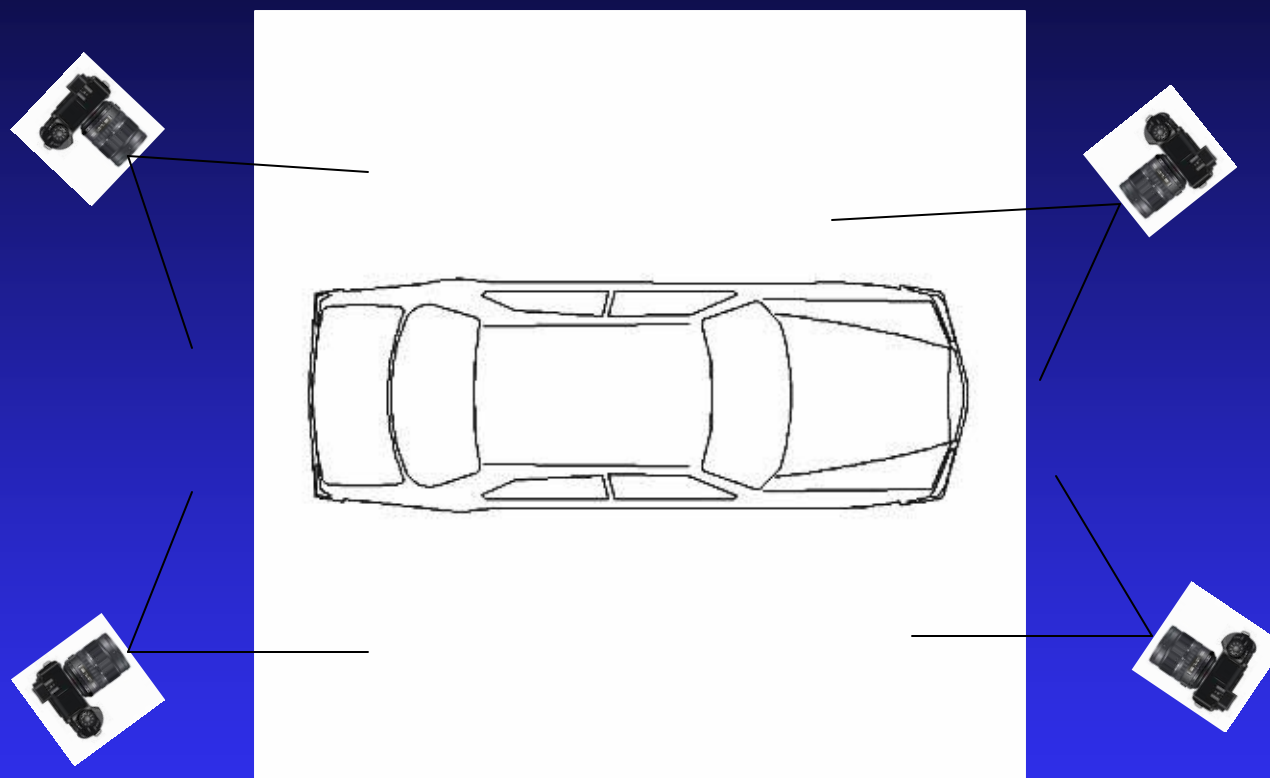
Shooting from standing position is not acceptable



Image: 4 corner shots to include  
the license plate



# 4 Corners



The 4 corner shots should encompass the entire side plane and front and rear respectively. The license plate should be captured in each shot.



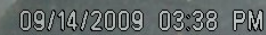
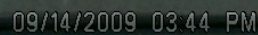
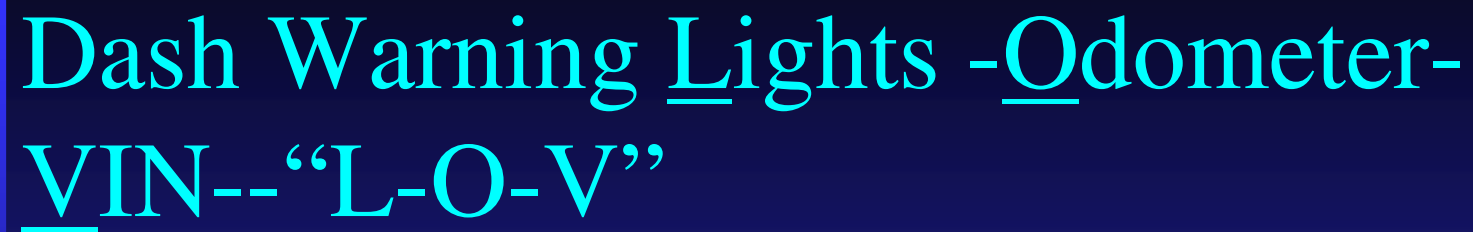


# 4 Corner Shots





Image: Dash Warning Lights -  
Odometer-VIN  
(a.k.a. “L-O-V”)





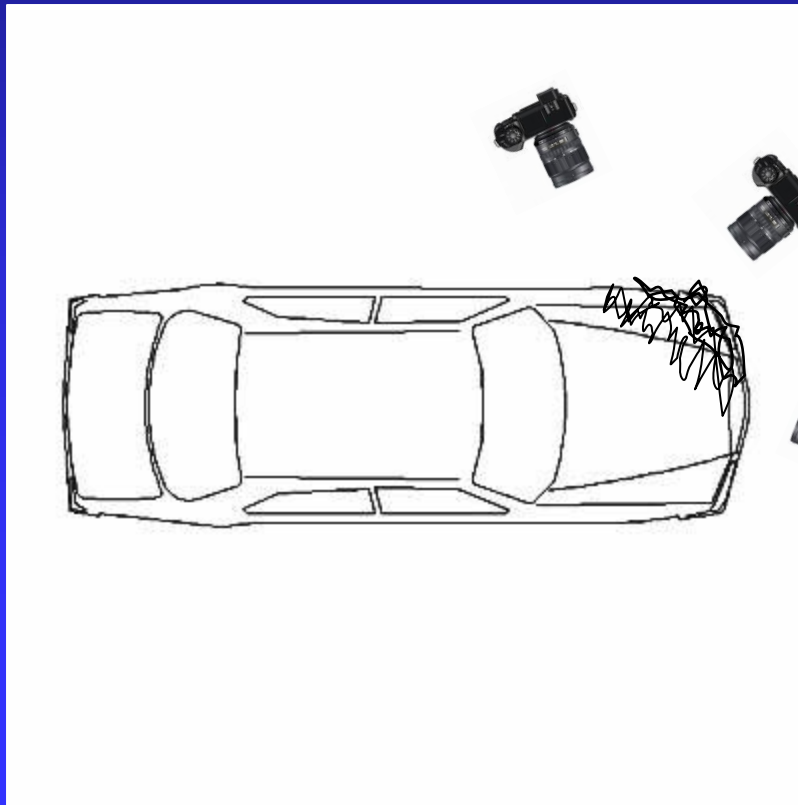


# Image: Related Damages



# Related Damages

Take the first shot to set the overall location of the damage.

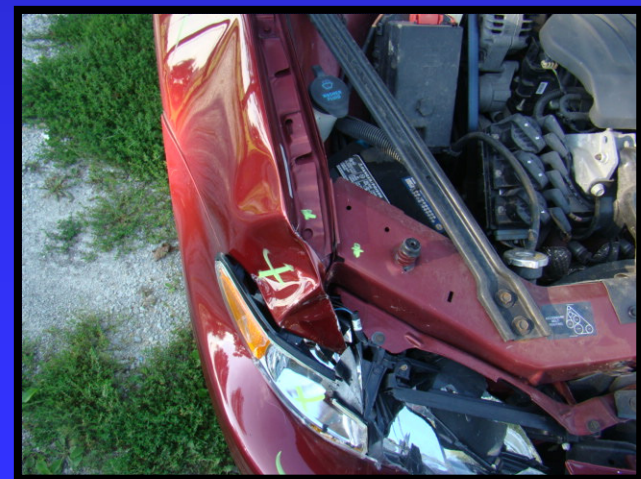


Take additional detailed images to support the damages written.



# Related Damages

Images should substantiate the estimate





# Image: Unrelated Damages

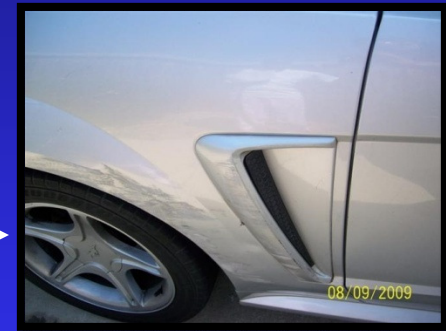


# Unrelated Damages

Damage related to  
the reported loss



Damage unrelated  
to the reported loss →





# Digital Imaging Sub-Committee

- Thank you
- Any Questions?



# Panel Discussion

- Gary Wano, G.W. and Sons
- George Avery, State Farm
- Mark Allen, Mercedes-Benz
- Mark Houde, Traveler's
- Michael Quinn, 9-1-1
- Michael Lloyd, California Casualty
- Scott Biggs, APN





# 2009 - 2010 Trade Practice Proposals

## 3 - Workflow Enhancements:

Repairers and insurers should expand their collaborative efforts to improve administrative and workflow processes as a means of securing expense and cost reductions while improving repair cycle time.

We believe that all parties should work together to focus on the efficiency gains offered through processes associated with continuous production workflow (blueprinting) and other lean production techniques.





# 2009 - 2010 Trade Practice Proposals

## 4 - Repair Procedure Decisions:

Collision repair processes and procedures should be consistent with labor procedures provided by the OEM.

Any labor practices that have been specifically disapproved by the OEM should not be included in a damage assessment, appraisal or estimate or repair.



# Possible Verbiage

- Those who perform vehicle damage repairs are ultimately responsible for the quality of the repair and the satisfaction of the customer. When preparing vehicle damage assessments, appraisals, or estimates involving complex repairs procedures, the estimator/repairer may rely on available information from a number of sources including Original Equipment Manufacturers procedures, other reliable resources, or individual knowledge of how repair techniques have evolved in the repair market. Regardless of the repair technique estimated and ultimately utilized, the repairer is responsible for performing a quality repair.



# 2009 - 2010 Trade Practice Proposals

## 5 - Insurer Vendor Requirements:

Collision Repairers should be allowed to select the vendor of their choice for products and services, as long as those vendors meet performance criteria and requirements of the program.

To ensure compatibility, the insurer should publish requirements so that a qualified and willing vendor can determine if those requirements can be met.



# Standards Committee in Progress

- Methods and procedures shall include the following areas:
- Original Equipment Manufacturer (OEM) accepted/recommended repair procedures
- I-CAR Uniform Procedures for Collision Repair (UPCR)
- Accepted industry standard procedures that are supplied by an industry group such as Thatcham or Tec-Cor.
- Manufacture Partial Replacement Recommendations
- Air Bag Replacement Recommendations
- OEM Collision Industry Position Statements
- Stationary and Movable Glass
- Collision Estimating Practices and Procedures
- Steel vs. Aluminum Repair Procedures
- Emergency planning for employees and customer vehicles



# Standards Committee in Progress

- When established recommended procedures from the Original Equipment Manufacturers (OEM) are not available the repairer should consider the following prior to commencing the repair plan:
- If an Original Equipment Manufactured Part is available the repairs should be made at the existing joint or seam with an Original Equipment Part using procedures that will duplicate the Original Equipment Manufacturer's process and techniques.



# Standards Committee in Progress

- This is the recommended method for repair when OEM procedures are not available
- The following information is supplied for reference purposes only:
- Accepted industry procedures that are supplied by an industry recognized group such as Thatcham, Tec-Cor, etc may be considered however these are not recommended unless proof of crashworthiness has been established through vehicle crash testing.
- I-CAR UPCR may be used as a guide since procedures are generic and may not be applicable to every vehicle repaired. The UPCR information can be found at the I-Car Web site.



## # 6 – Data Rights

**No third party may capture, data-mine, or use in any way, data produced by a collision repair business,** whether or not developed through the use of a third parties software or transmitted over a third parties network without the specific authorization of the collision repair business that produced the data. Data reflecting the specific performance of the repair business, and any information created by or derived from that business shall remain the sole property of that collision repair business. Any third party desiring to capture or use this data must clearly state the intended use of the data and any other party or parties that will or may have access to this data, whether presented in a business specific format or in an aggregate format and be granted specific permission for such stated use.



## # 7 – Development of Repair Standards

**All stakeholders of the collision repair inter-industry will cooperate in the development of universally accepted collision repair standards and methods. These collision repair standards and methods will be the foundation for estimate preparation and collision repair**





## # 8 – Compliance to Accepted Repairs Standards

**No inter-industry participant is to encourage or demand any collision repair business or collision repair business employee utilize an inappropriate repair practice, such as the following:**

- ◆ Repair method is inconsistent with OEM labor repair standards
- ◆ Repair will produce a vehicle re-sale value below that of a vehicle repaired as per industry standards
- ◆ Repair will threaten either the integrity of the vehicles safety systems or its management of any future collision related energy transfer.



## # 9 – Enforcement Laws

All inter-industry segments are to support warranted modifications to State law and regulation that appropriately strengthen the prohibition of illicit gratuities and other “pay to play” schemes between inter-industry participants as an inducement for the “referral” of collision repair related work or as a means for a collision repair business to gain entry to an insurer’s referral program. State laws should include criminal penalties and clearly defined reporting and enforcement processes. Those reporting suspected illegal activity are to be provided statutory protection from reprisals from any party.



## # 10 – Whistle-Blower Reporting Mechanism

Auto insurance companies are to implement and communicate a protocol for the reporting of suspected unethical or illicit auto claims and collision repair related activities in an effort to identify, investigate, deter and appropriately prosecute those individuals engaged in this consumer and industry damaging behavior.



# Insurer Relations Committee

Thanks!  
Any Questions?

[Rick.Tuuri@Audatex.com](mailto:Rick.Tuuri@Audatex.com)