

BEST PRACTICES GUIDELINES FOR ESTIMATING AND PROCESSING AUTO PHYSICAL DAMAGE CLAIMS

The Collision Industry Conference “Write It Right” Committee, a dedicated volunteer group of insurers and repairers, produced a set of working guidelines of unprecedented value to our industry. They represent

A Consensus on how to work together for the benefit of the vehicle owner in the spirit of good faith business practice and mutual respect.

Now the members of the Collision Industry Conference ask that all responsible repairers and insurers endorse and adopt these nineteen common-sense practices.

Prior to visiting the shop the adjuster should call to...

- 1 Verify that the car is there
- 2 Provide an accurate description of vehicle and area of damage
- 3 Determine if the repair facility has the owner's signed authorization to tear down/repair
- 4 Review towing, authorize tear down, and agree on pre-tear down photos

At the initial inspection the repairer and insurance company representative should...

- 5 Exchange business cards that identify the company and representative
- 6 Document all administrative data
- 7 Identify coverage and payment issues prior to adjuster/appraiser leaving facility and repairs being started
- 8 Document the usage of appropriate new, used or alternative parts
- 9 Document unrelated damage
- 10 Share the responsibility to protect the vehicle during the repair process
- 11 Leave a copy of the repair estimate

The repairer should...

- 12 Document any changes to the repair process as they occur or daily
- 13 Inspect and test drive the vehicle where damage or repairs could possibly affect the vehicle safety or integrity

Repairers and insurers together...

- 14 Should be able to communicate electronically
- 15 Should eliminate unnecessary requirements, which add cost to the claim and delay the repair and payment process
- 16 Must not participate in the illegal, unethical, and fraudulent practice of cost shifting
- 17 Must list as line items on the estimate all procedures and parts necessary to repair the vehicle to pre-accident condition, whether or not included or recognized in the information providers' systems
- 18 Must produce a final estimate/final invoice which is a true and accurate report of the repairs
- 19 Must write true judgment time that reflects the costs of all labor and economic factors necessary to perform the repair

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