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Auto Physical Damage

How Diagnostics Improve the Auto Insurance Claim Process

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4 MIN READ

Fifty years ago all that you needed to fix a dented vehicle was a hammer and dolly. Flash-forward to today. With an excess of 75 computers and 100 sensors and cameras in complex vehicles,[1] even the most basic collision repairs are more complicated and costly than ever before. Modern car bumpers can be embedded with front radar sensors used for blind-spot monitoring, parking sensors to beep as a curb approaches, computerized cameras to detect lane departure and airbag crash sensors to detect a frontal impact.[2] Long gone is the era when a couple of tools were all that was needed to repair a minor fender bender properly.

High-tech safety and convenience features have shifted the priorities of the collision repair industry towards accurately identifying of all the necessary steps to repair both the structural components of a vehicle and to restoring its electronic systems and software to pre-accident function. Sophisticated systems are what make auto diagnostics including pre- and post-scanning more critical than ever before. The Equipment & Tool Institute (ETI) has released a white paper that states: “The total value of software and electronics in automotive applications is expected to reach 60 percent of the total vehicle value by 2020, which is up from 23 percent in 2000.”[3]

Pre-Scanning Advantages

Pre-repair scanning is a step in the damage analysis or blueprinting process used on some of today's more complex vehicles to identify errors, faults, and damage related, and unrelated, to the collision.[4] Here are four of the main benefits this process offers:

- Detects damage to electronic systems and components before work begins—damage that may not be immediately visible with visual inspection.
- Determines DTC status before the tear-down process—which often sets additional DTCs.
- Identifies damaged components before work begins, allowing for accurate first parts orders and reducing the need for supplements.
- Reduces the chances of beginning repairs on a vehicle that may be a total loss.

Post-Scanning Advantages

Post-Scanning is a quality control process used to ensure all vehicle system diagnostic trouble codes (DTCs), related and unrelated to the collision, and those set during the repair, have been identified and cleared.[4] This process helps to achieve the goal of getting advanced driver assistance systems and other electronic safety systems back to proper working condition. It also helps reduce the likelihood that the vehicle will show problems after delivery to the customer, meaning fewer comebacks and higher customer satisfaction.

> Diagnostics can shorten the claims window, lessoning customer frustrations and improving the experience for the customer and carrier.

Redefining the Auto Claims Experience with Diagnostics

Introducing vehicle diagnostics into the claims process when necessary is an advantage to the vehicle owner because the collision repair technician has a more complete picture to perform the best repair possible. However, there is also great value to insurance carriers and the entire auto claims process.

Linking diagnostic data between repair and claims management software helps to have the vehicle restored to safe and proper operating condition and documents the file showing that the vehicle was delivered with electronic systems showing no Diagnostic Trouble Codes. Also, the document and estimating portion of repairs are done more quickly. Faster turnaround has a direct impact on the length of rental which in turn reduces costs related to vehicle storage and daily rental fees. Shortening the claims window has also been shown to lessen customer frustrations, raise CSI scores and improve the claims experience for both the customer and the carrier.

Last but not least, diagnostics provide auto insurers insight into the depth of complexity of the vehicles they are insuring and assist underwriting departments pricing of insurance products appropriately.

Save Time and Improve Accuracy with a Complete Claims Diagnostics System

Unlike a scan tool alone, a comprehensive vehicle diagnostics system with superior file documentation like Mitchell Diagnostics contributes to a simpler and more efficient claims management workflow.

Get More Complete Data

- This system also captures and stores the complete diagnostic data set, not just the pdf scan reports.

Save Time

- Diagnostic reports are captured, stored and routed systematically.

Support Proper & Safe Repair

- Mitchell Diagnostics links trouble codes to relevant OEM repair procedures and even offers options for expert technician assistance in executing vehicle repairs.

Reduce Expenses

- Mitchell Diagnostics is the only complete collision diagnostic system with no per-vehicle transaction fees.

Cars are complicated; the claims process doesn't have to be. Shops and carriers that incorporate an advanced auto diagnostics solution into their repair and claims infrastructure spend less time processing the work, and more time getting it done. By identifying damage early in the process with Mitchell Diagnostics, shops are better prepared to deliver on-time and ensure nothing was missed. Post-scanning at the end of the process reduces the likelihood of comebacks. At the same time, the customer and the insurance carrier can walk away with more confidence that the vehicle is safe to drive again.

[1]Bilobram, Gene. "A Crash Course in How Auto Technology Is Changing Claims." PropertyCasualty360.com, 9 May 2016. Web.

[2]Atiyeh, Clifford. "Advanced Active-Safety Systems Could Cost You Big in Repairs, AAA Reports." CarandDriver.com, 20 Feb. 2019. Web.

[3]Chabot, Bob. "ETI Market Research: A Compass with a Heart." Equipment Tool Institute. Eti-Home.org, 5 June 2017. Web.

[4]VanHulle, Scott. "The Differences Between Scanning and Calibration." I-CAR Repairability Technical Support Portal. rts.i-car.com, 10 May 2018. Web.

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