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Auto Physical Damage

Empower Your Customers and Appraisers with Photo-Based Estimating

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The introduction of photo-based estimating brings insurance carriers great benefits such as increased efficiency and cost-effective resource management. The process of sending an appraiser to drive out to see a vehicle in person and complete an estimate on a relatively minor damage may lead to inefficiencies. There are both real and opportunity costs associated with physical vehicle inspections that may be unnecessary for minor damage claims. On average, a field appraiser will complete four to five estimates in a typical work day, factoring in drive time between locations. A desk appraiser, working from photo-based estimates averages 16 estimates in the same amount of time and also does not incur the expenses brought on by a company vehicle. Utilization of photo-based estimating gives carriers the opportunity to get more value from their talented employees rather than sacrificing large portions of their day to travel

It is important to note that not every claim is a good candidate for photo-based estimating. Drivable losses that exhibit relatively minor damage (ideally where the predicted severity is under $3,000), where no injuries have occurred, and the likelihood of a total loss outcome is low, are the most appropriate to flow through a photo-based estimating workflow. Conversely, complex drivable and non-drivable claims or claims where injuries have occurred, are not ideal for this kind of process. The goal of photo-based estimating is to produce a highly accurate appraisal of damages in an efficient manner, comparable to what could be written in the field. There will always remain a certain subset of losses that require an in-person inspection to better understand the intricacies of the damage that may not be ascertainable through photos alone.

When a claim does qualify for photo-based estimating, however, receiving photos from a consumer early on in the claims process helps to increase the amount of information that file handlers have at their fingertips to help set more accurate reserves, make more informed liability decisions, and settle claims in a more expedited fashion. Not every claim is well suited for this method of inspection, but for those that fall towards the lower complexity end of the spectrum, photo-based estimating provides carriers a path to offer modern services to their

customers while improving operational efficiency and creating a work environment that maximizes employee value.



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