

## Don't Hesitate to Ask!

At a recent workshop I facilitated about documenting repair processes on a damage appraisal, a person in the back of the room said he had stopped asking the insurance companies for things like I was discussing. The reason he gave was because they don't pay for them. We then discussed how the items were being asked for and determined that most were adding a line without much description on what they really wanted.

You should not hesitate to ask as you will never get something you don't ask for. However, you must provide enough information to justify what you are asking for to get a positive result. As I review damage appraisals written by shops, I often see short requests without a line note or photo to explain why the process is required. I also see what looks like a grocery list at the bottom of an appraisal that contains a variety of requests lacking any justification.

51	E01		*****COVER-MASK*****	1	10.00T	Other	0.2	Body
52	E01	Remove/Replace	Corrosion protection primer	1	7.00T	Other		
53	E01	Remove/Replace	Flex additive	1	3.00T	Other		
54	E01	Remove/Replace	Hazardous waste removal	1	3.00T	Other		
55	E01	Remove/Replace	Weld-through primer	1	9.95T	Other	0.5	Body
56	S01	Remove/Replace	Panel bond adhesive	1	48.95T	Other		
57	E01	Remove/Replace	Seam sealer/caulking	1	26.95T	Other		
58	E01	Repair	Setup time & measure				1.5	Body
59	E01	Repair	Pre and Post Scan (Diagnostic)				1.0	Mech
60	E01	Repair	Unibody structural repair				2.0	Body
61	E01	Repair	Disconnect battery cable				0.5	Body

A shop more than likely deserves what they are asking for in the sample above. However, it really isn't clear what they are asking. Everyone in the repair process needs to be able to understand the requirements of each repair line, especially the one paying the bill. If you are vague in your description, it is much easier for 'no' to be the answer you receive - but just because you heard the word no doesn't mean you shouldn't continue to ask. Just be more descriptive about what you are asking so that you get your request approved.

I realize we know in our minds what we are saying and believe that everyone should know what we are talking about, but without clear communication what we intend for people to hear isn't always received. How many of you would accept a bill for "Fixed Compressor" without any description of what tasks were performed or why it was necessary? You know your compressor was broken, just like a third-party payer knows a vehicle they insured was in an accident, but they need their costs explained just like you would for your compressor repair.

Most of the time, justified items are paid. In almost every instance the third-party payer knows you need what you are asking for, but just wants you to prove your position. Take the seam sealer in the sample above: describing where was it used and how much was required are all things you would want to know if the bill was on your compressor would present your case more clearly. If that seam sealer was aligned with the panel it was used on, the request might carry more weight. Noting the part number and quantity consumed in a line note would even further justify the charge. The same could be said for the weld-through primer and panel bond adhesive.

The unibody structural repair is a little more questionable. I'm sure if I was able to see the entire appraisal it would make more sense, but understanding that each repair line should stand on its

own would help you with your documentation. This line can be more clearly defined by selecting the structural item in your estimating system data base and using the repair operation rather than creating a manual entry.

Don't hesitate to ask - just ask better. Think like a news reporter and offer the who, what, why, where, and how when documenting damage. Use your estimating data base when possible, rather than a manual line, and add line notes when necessary to explain your request. Use a photo when it will help clarify the repair. **Keep the repairs compartmentalized**; if seam sealer is going to be used on a door, you should align it under the door heading. I also recommend that when you start asking for a process, be consistent and always ask for it! That practice will reinforce your position and solidify your expectations. A damage appraisal documented correctly will improve your profitability while establishing trust with those involved as you fully explain your repair processes.