



CANADIAN COLLISION INDUSTRY FORUM



FNOL Assignment

**Harmonization of pre-repair
insurance claims process**

FNOL assignment

The challenge

No consistency in the information provided to repairers with the FNOL assignment.

This can cause up to 3 days of delay in getting the claim started.

Ensuring all the vital information is available when the insurer sends the assignment to the repairer will enhance the entire claims experience for all stakeholders.

The Vital 18

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Ensuring that all the critical information the repairer needs to start the claim is available with the initial contact with insurers.

The complete list is available on the CCIF website ([ccif.ca](http://www.ccif.ca)) under the initiatives section .

http://www.ccif.ca/wp-content/uploads/2016/05/FNOL_EN_website.pdf

Successful implementation means

- Keys to Keys repair time – reduce by 1 day
- Non-productive labor costs as a percentage of sales – reduced by 10%
- NPS/CEI scores for insurers - improve by 10%
- Rental car days - reduced by one

Measuring change J. D. Power

- Customer satisfaction with auto insurance in Canada has increased for the first time in five years, according to the J.D. Power *2016 Canadian Auto Insurance Satisfaction Study*, released earlier this week.
- Much of the improvement noted across the country can be attributed to improvements in process and communication with customers, while very little is associated with more positive perceptions of price, the release said.

Promoting the opportunity



CCIF: First Notice of Loss Assignment (FNOL)
Opportunity

September 16, 2016

Audatex Canada is proud to support this important industry driven initiative.

<http://audatex.ca/ccif-fnol/>

Insurer initial impressions

- Touch time with the claim is being reduced
- Internal systems aligned that improve efficiency
- Staff training simplified
- Consistent approach to the information needed with all parties that touch the claim shows promise in continuous improvement of the customer experience

Repairer feedback

When asked the following:

Any reduction in calls required to get to go?

Any reduction in miscommunication?

Any reduction in the time to complete repairs since the change?

Measuring success – repairers

The response

Unequivocally – yes, noticeable reductions

Next -

Gathering more – measure against our KPI's and report in January, 2017.

Tracking our progress

As of September 16th, 2016

10 insurers – working with

- 5 insurers – implemented the vital 18
- 3 insurers - pending – internal timing etc
- 2 insurers – unsure at this time

Challenges to overcome

- Continuing to share the right message to insurers on why this matters
- Overcoming the technology challenge – insurer internal systems

Examples of what's working today

Public insurance provinces (BC, SK, MB)

One insurer – information is consistent for both FNOL assignment and appraisal guidelines

Quebec – GAA appraisal guidelines are consistent with all insurers – implement in the rest of Canada.

Long term vision

- The FNOL assignment has been adopted by all insurers
- Appraisal criteria - Standardize key components of the information required for repairer to produce the appraisal

For more information

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How relevant was this topic to your business?



1. 1 – not relevant
2. 2
3. 3
4. 4
5. 5 – very relevant