



CANADIAN COLLISION INDUSTRY FORUM



FNOL Assignment

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

AIA / CCIF 2014

What matters most:

1. Profitability and sustainability of key stakeholders
2. People
3. OE vehicle complexity – repair/parts/information

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

The Vital 18:

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

Let's take a quick look at the list.

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.

Accomplishments so far

- Defined the Vital 18
- Audatex and Mitchell have committed to ensuring the Vital 18 are available fields within their systems for insurers
- Two insurers have implemented

What's next

Measure results so far –

- Insurer – elimination of delays / extra calls
- Repairer – getting from start to go time line

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 initial impressions

Too early to measure, but will start tracking the changes this year.

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