



Total Losses for profit

Why you should stop trying to “save” cars and start capitalizing on the most profitable part of your business

By: Brian Shaw & Sudden Impact Collision & Mechanical

Old school way of thinking

- ◆ Fix everything
- ◆ Accept the insurance company's estimate
- ◆ Cut corners to make a profit
- ◆ Never lose a job
- ◆ Never upset the customer
- ◆ Never upset the insurance company
- ◆ It's the way dad did it



“Save the car”

Excuses to save a car

- ◆ I cannot afford to lose this job
- ◆ The customer will be mad if their car is totaled/The customer will never bring a car here again
- ◆ The insurance adjuster says that this car is fixable
- ◆ I have already ordered parts

What you are REALLY saying

- ◆ I am processing all total losses for free
- ◆ I have not educated the vehicle owner on the safety features of their vehicle and the risks involved in repairing the vehicle/ or who is actually responsible for totaling a vehicle
- ◆ I would rather please the insurance company than serve my customer
- ◆ I don't know how to bill out a total loss

What are you doing?



When a car arrives:

- Possible receiving a phone call in advance
- Communicating with tow truck driver
- Creating a parking space
- Taking responsibility

What are you doing?



Once the car has arrived:

- ◇ Label the keys
- ◇ Build a work file
- ◇ Customer contact
- ◇ Collect collision details/insurance information
- ◇ Print and place a name on the dash
- ◇ Photograph vehicle and damage

What are you doing?



Once an authorization has been obtained:

- ◇ Assign the vehicle to a technician
- ◇ Make mobile if necessary
- ◇ Move to a repair bay
- ◇ Perform meticulous disassembly
- ◇ Photo document damage
- ◇ Store removed parts, even damaged ones
- ◇ Remove from repair bay if possible
- ◇ Create repair plan

What are you doing?

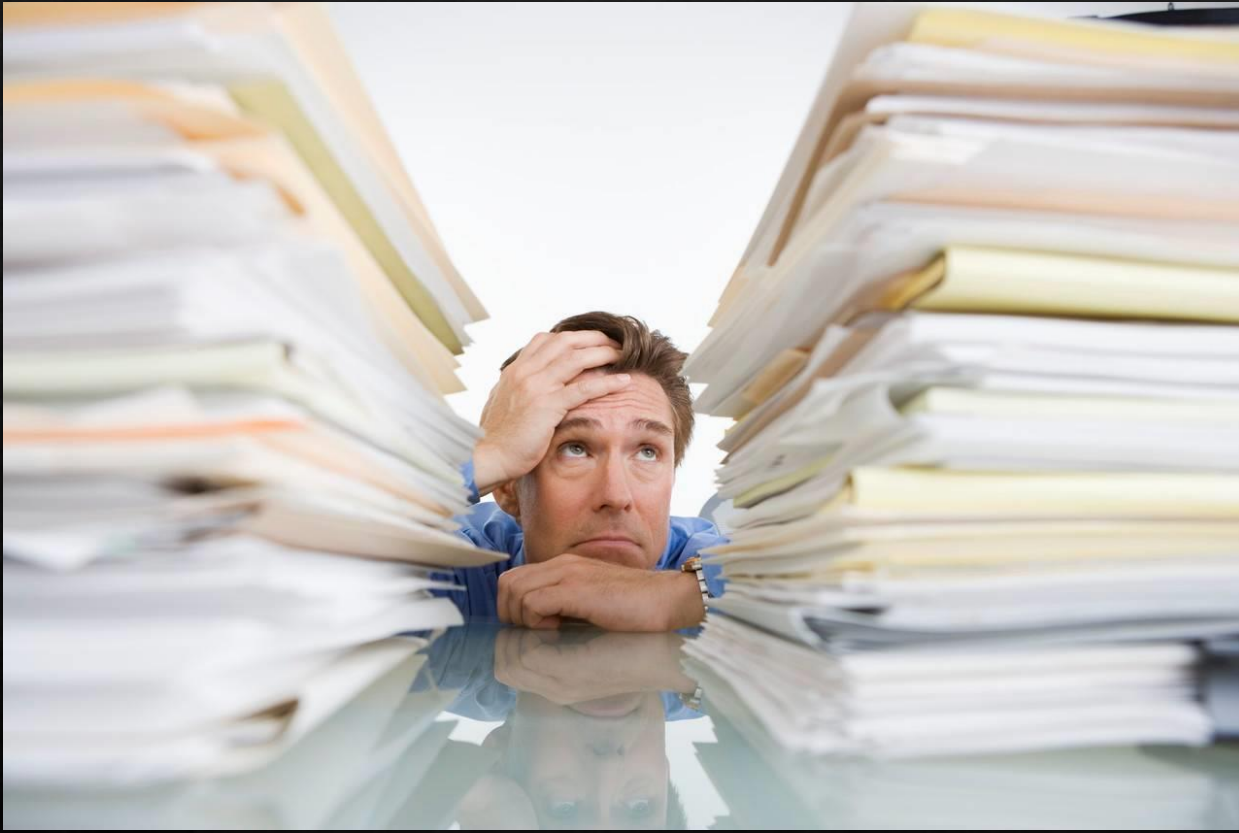


Once repair plan has been created:

- ◆ Perform a commercial vehicle valuation
- ◆ Receive contact from insurance company
- ◆ Possibly email repair plan & photos
- ◆ Possibly meet with adjuster and provide access to vehicle and parts
- ◆ Possibly provide repair plan to adjuster
- ◆ Possibly receive cost estimate from adjuster for reference
- ◆ Possibly discuss damage and repair methods with adjuster
- ◆ Possibly submitting supplement/additional photos
- ◆ Potentially additional meetings with adjuster
- ◆ Keeping vehicle owner up to date



What are you doing?



Once vehicle is determined to be and economical total loss:

- ◇ Inform the vehicle owner before the insurance company does
- ◇ Discuss the value of the vehicle from the previously performed valuation
- ◇ Discuss the options the vehicle owner will have (e.g. accept settlement, appraisal clause, retain vehicle)
- ◇ File DMV paperwork if required
- ◇ Return parts if ordered/possible
- ◇ Check for restocking fees
- ◇ Track returned parts credits to ensure application

What are you doing?



**IF YOU COULD MOVE YOUR CAR
SO WE CAN STOP PAYING RENT FOR IT**

THAT WOULD BE GREAT

Once vehicle owner has settled:

- ◆ Itemize total loss bill. Including any tow bill, storage, pre-scan, labor charges, parts bills
- ◆ Submit total loss bill to responsible party
- ◆ Process payment for total loss bill
- ◆ Arrange vehicle extraction/agreed upon self-pay repair

Thanks!



100% added profit

- ◇ You are doing the work anyway
- ◇ Other shops are getting paid for it
- ◇ Insurance companies are willing to pay for it
- ◇ Customer's are not mad at shops for it
- ◇ Insurance adjusters are not mad at shops for it
- ◇ We get PAID!!!!