

SCRS Position on Damage Assessment and Written Cost of Repair

The Society of Collision Repair Specialists (SCRS) is in full support of any effort(s) that would require first or third party claimants to receive written disclosure that any damage assessment provided by the insurer is not a written estimate of repair costs, and that the actual cost of repair may differ from the amount reflected in the insurer's damage assessment. We believe this is in the best interest of the consumer because currently, the insurer damage assessments are based only on a "visual inspection" of the damage, and in many cases a visual inspection alone cannot identify the full extent of actual damage and cost of the repair.

We contend that only the auto body professional performing the repair is in a position to thoroughly inspect, diagnose and identify the methodology and true cost of the vehicle damage repair. Both the auto body repair facility and the technician have the appropriate training and equipment that allow for a detailed analysis of the damage, and by requisite of the training and investment in the equipment, it is the auto body repair shop who is able to disassemble, or "tear down" the vehicle, when applicable; thereby allowing the repair professionals to capture enough information to document a thorough written estimate of repair that reflects the true extent of the damage, and the cost to repair the vehicle's damage.

SCRS believes a written disclosure to the insurance company's claimant that the insurance assessment is not a written estimate for repair, but is in fact a damage assessment that may not reflect the actual cost of the repair is a positive step forward for the consumer and the small businesses throughout the country that perform these types of repairs for the consumer.