SCA Claim Services DOI Programs

California law mandates that Insurers re-inspect about 20% of vehicles for which it has approved a claim for the cost of auto body repair, either during the repairs of after the repairs have been completed.

SAMPLE DRP REPORT

OPTION 1 ## SCA Self-Assigned Program:

On a periodic basis SCA will review all received assignments in California for preceding 30 days and identify qualified vehicles. After compiling a list of qualified vehicles, SCA will self-assign, dispatch, and physically reinspect about 20% of the vehicles per month depending on client overall CA volume.

Included with this service is month-end and YTD reporting, which will show:

- the total count of repairable assignments received vs. the total count of re-inspected vehicles;
- the running R/I percentage;
- the inconsistency count per claim reviewed;
- and, the total fraud and inconsistency claim count for the month and year.

This program provides all the data needed by a client to complete their year-end CA DOI data report and insures compliance with all SCA assigned losses in California.

BEST OPTION

OPTION 3 ## DRP (DOI) Program:

With this program, the client provides at least a weekly list of all open rental vehicles regardless of appraisal source. After compiling a list of qualified vehicles (hopefully still at shop), SCA will self-assign, dispatch, and physically reinspect about 20% of the vehicles per month depending on client overall CA volume.

Included with this service is month-end and YTD reporting, which will show:

- the total count of repairable assignments received vs. the total count of re-inspected vehicles;
- the running R/I percentage;
- the inconsistency count per claim reviewed;
- and, the total fraud and inconsistency claim count for the month and year.

This program includes all the data needed to complete a year-end CA DOI data report, provides best opportunity for 20% capture rate, and insures 100% compliance with all CA assigned losses.

OPTION 2 ## Client-Assigned Program:

With this program, the client qualifies and directly assigns the DOI reinspections to SCA at their discretion.

Statistical reporting is not included with this program, other than the total assignment count for the month and/or YTD.

DOI Program: General Claim Guidelines

- ✓ Inspection must be done at random and unscheduled
- ✓ Include claims over $400.00 *prior* to applying deductible
- ✓ Exclude glass only claims
- ✓ Include UMPD claims
- ✓ Claim must be in California
- ✓ Exclude total losses
- ✓ Exclude 3rd party and comprehensive claims

DOI Program: Mandated Categories

- ✓ Parts not replaced
- ✓ Damage enhanced
- ✓ Billed for repairs not done
- ✓ Possible recycled
- ✓ Non-OEM parts used
- ✓ Parts repaired not replaced
- ✓ Parts estimated not repaired or replaced
- ✓ Duplicate item billed
- ✓ Other (provided with explanation)