

# DRP Reinspection Services



**SCA is dedicated to helping our clients reach the highest quality and accurate estimate possible.**

Alternative inspection options have historically been a priority for insurance companies with the belief there was always an expense savings on using a DRP/PRP program. However, in the current climate of immediate owner photo technology, massive shop consolidations under strong management systems, and a more laser focus on reduction of LAE, the reinspection process has been failing.

To that end we have developed a reinspection service to verify the caliber and precision of any of your estimates, whether DRP, desk work, compliance for state regulations or any other circumstances that would benefit from a qualified professional review.

## BENEFITS TO CARRIER & OWNER

- ✓ Ensures adherence to carrier guidelines and that agreed parts are used as appropriate.
- ✓ Review of invoices against original estimate for discrepancies; found especially on newer, higher priced car models.
- ✓ A majority of the vehicles can be reinspected during the repair process. If our appraiser detects an issue, it can be addressed and corrected before the repair is completed, preventing delays from supplements.
- ✓ Controls rental costs by helping to keep the repair on schedule.
- ✓ Verifies if a DRP shop is writing a comprehensive, quality estimate.
- ✓ Shop is aware that there is a Reinspection Program which keeps them motivated to perform at a high level.
- ✓ Provides an in-person, objective opinion on the overall appearance and proper equipment standards of a shop.
- ✓ Allows staff appraisers to handle other claims, decreasing overall CT and associated costs, as well as increasing customer satisfaction.

## THE SCA DIFFERENCE

- Reviews each line of the estimate or supplement and compares it to the visible damages.
- Considers utilizing LKQ, Recon and/or AM parts, and Betterment/Depreciation rules if warranted and authorized per client guidelines.
- Validates that prevailing labor rates and tax rates are being utilized.
- Makes note of current vehicle repair stage during reinspection and provides detailed notes regarding potential supplements.
- Provides a detailed Reinspection Report.
- Solicits and secures estimate revisions as requested.

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Alternative inspection options have historically been a priority for insurance companies with the belief there was always an expense savings on using a DRP/PRP program. However, in the current climate of immediate owner photo technology, massive shop consolidations under strong management systems and a more laser focus on reduction of LAE, the reinspection process has been failing to properly quantify how much money is actually being saved using a DRP/PRP.

Through reporting, SCA Claim Services is able to quantify repair estimate errors as well as the associated LAE costs from those errors. The cost of our DRP Reinspection Program typically ends up being costless to the insurer considering repair estimate adjustments are commonly identified and negotiated with DRP shops.

Shops generally pad labor rates a little, even DRP's, to cover the high per hour rate of their repairs, finding only one hour more than covers the cost of inspection.



## THE SCA DIFFERENCE

- Provides a detailed Reinspection Report.
- Compares estimate to client guidelines.
- Validates that prevailing labor rates and tax rates are being utilized.
- Considers utilizing LKQ, Recon and/or AM parts, and Betterment/Depreciation rules if warranted and authorized per client guidelines.
- Reviews each line of the estimate or supplement and compares it to the visible damages.
- Requests and secures estimate revisions as necessary.
- Provides detailed notes regarding estimate accuracy, requested revisions and potential supplements.
- Makes note of repair stage the vehicle is in at the time of reinspection.