



Auto Damage Appraisal Training

Auto Damage Appraisal Training



Online training made easy !!!

- ▶ Online Self Study Course
- ▶ Texas State CE Credit Approved
- ▶ Study on the Go... Mobile Apps
- ▶ Stop and Resume Exam
- ▶ Print Completion Certificate Immediately!

The 5 Point system ©

- Details amplified
- Injecting Industry Principles
- Appraisal Techniques
- Best Practices
- Heightened Awareness

Auto Damage Appraisal Training®
Early Edition

INNOVATIVE PROVIDERS
OF AMERICA





Welcome to Appraisal Training.

This version of auto damage appraisal is awesome. The study manual is great reading material, it contains in depth knowledge covering all aspects of auto damage appraisal, and no other training manual related to auto damage has dared to release as many in depth special techniques, secrets and instructions.

This **online self-study** course will provide basic and advanced knowledge in the field of Auto Damage Appraisal. At completion of this course you will understand the basic principles of estimate writing and auto damage appraisal concepts.

This course is certified by the State of Texas as an Auto Damage Appraisal Continuing Education Course, not an appraisal license course.

Licensing requirements for auto insurance appraisers vary by state.

Only a few State require an appraiser's license to a work in that state.

Naturally you are not expected to become a fully trained auto appraiser overnight, however this is a great starting point. If you are working as an adjuster and would like to increase your hire ability, this is the course for you.

Companies are looking to hire the most knowledgeable candidates available, what you learn in this training can give you the edge to get ahead of the pack.

This training module is specifically designed for beginners, new career seekers, general claims examiners, and adjusters currently working in other disciplines of adjusting seeking to become dually trained. If you've just obtained your adjusters license or considering it, this course is perfect for you, if auto is your selection. There several disciplines however you should choose the path of least resistants'

Author:

Innovative Providers of America 2014©

Market Pay

- At the beginning of their careers, auto damage adjusters, auto appraisers, claims adjusters, examiners, and investigators work on small claims, under the supervision of an experienced worker. As they learn more about claims investigation and settlement, they are assigned larger, more complex claims.
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- Auto damage appraisers typically get on-the-job training, which may last several months. This training usually involves working under supervision of a more experienced appraiser while estimating damage costs until the employer decides the trainee is ready to do estimates on his or her own.

- **Median Pay: 2015 National Experienced Catastrophe adjusters: independent earn 8-10, 000, 00 monthly. Average work time 5- 7 + months per year**

Bureau of Labor Statistics:

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- **Median Pay: 2010 the median annual wage of local inner city staff claims adjusters, examiners, and investigators \$58,620 in May 2010 the median annual wage of insurance appraisers of auto damage was \$56,230 in May 2010.**
- *U.S. Department of Labor, Occupational Outlook Handbook, 2012-13 Edition, Claims Adjusters, Appraisers, Examiners, and Investigators.*

- **Orientation**

- **Essential tools:** *Field auto damage appraiser*

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Required:

- Measuring tape, lap top, small printer, and ability to print to PDF, digital camera, and cell phone.

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- **Proper clothing as per company guidelines:** *Business casual*

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- **Additional items required: Conditional only**

- Conditions related, water protective gear, high rubber boots, wetsuit, umbrella, flares, spare

tire, and first aid kit.

Auto Damage Appraisal Training 101

Day 1 – 8am – 5pm

Orientation – Pre assignment basics

Auto damage adjuster tools
Industry, parts, software

Overview: In this chapter, the industry standards, guidelines and necessary tools to perform the duties are addressed.

Chapter One

Body structural parts and re-alignment

Full Frame / Unitized body
Body structural Components
Measurements and Dimensions

Overview: Frame damage is very common in collisions; there are various types of damage to Address. Learning to evaluate frame damage is very essential. In this chapter several frame types are introduced, body structure and dimensions are explored and re-aligning the vehicle body is explained.

Overview: This segment will encourage interaction between students;

Lunch

Chapter Two

Parts Identification

Parts and Components
Outer sheet metal
Inner panels,

Overview: Selecting parts is a daily task; there are several rules and regulations surrounding the consumer rights and the types of parts that are allowed on a customer's vehicle during repairs. This chapter will address several issues with parts replacement. Most common problems arise around parts type, this can mean used, new, aftermarket or reconditioned.

Break

Chapter Three

Repair vs. Replace

Panel repair

Bumper repair vs. Replace

Overview: Repairing a vehicle can take several directions depending on the severity of damage. In this chapter it is explained how damage repair and correction is approached. Several illustrations and scenarios are used to simplify the more commonly used procedures and techniques.

Chapter Four

Blending and Paint Color Variations

Refinish

Blending

Color Match

Removing certain access parts and moldings

Overview: This segment addresses the various types in paint blending and color match. In damage appraising it is important to know refinish. The final stage in most any repair concept is the refinish, as part of the extended learning process paint variations is explained in depth.

DAY 2 – 8am – 5pm

Chapter Five

Flood evaluation and Vehicle Scoping

Vehicle Scoping

Estimate writing Technique

Proper collection of photos / Estimate proofing

Evaluating flood Zones and levels / Flood water types /Bikes

Overview: This chapter covers vehicle inspection, information collection and estimate writing. While this type or level of appraisal is generally left to the more advanced or seasoned inspectors and investigators there are a few basic procedures and best practices beginners can follow. Chapter five has plenty of directions in evaluating flood damage based on proper protocol.

Break

Chapter Six

Burn Unit

Burn Evaluations,
Partial Burns, Total Burns and Bio Hazards
Passive Restraint System: Air Bag danger,
Vehicle Identification number / Characters

Overview: Recovered theft vehicles are a lot like burn and Bio vehicles, why? Because you will face primarily the same obstacle, trying to confirm what's actually missing. This chapter will examine the overall familiarity in investigating one or the other or all. This approach will reveal a breakthrough proven formula for completing a complete total loss using only limited information that may or may not include the actual vehicle or photos.

Lunch

Chapter Seven

Paint less Dent Repair-Understanding PDR

Hail damage estimating, PDR, Proper Technique
Combined conventional and Paint less Dent Repair

Overview: This group or series of topics extend into great length, wind and storm damage is mostly covered in this training. Conventional and paint less dent repair is also covered.

Break

Chapter Eight

Vehicle Options & Total Loss ACV

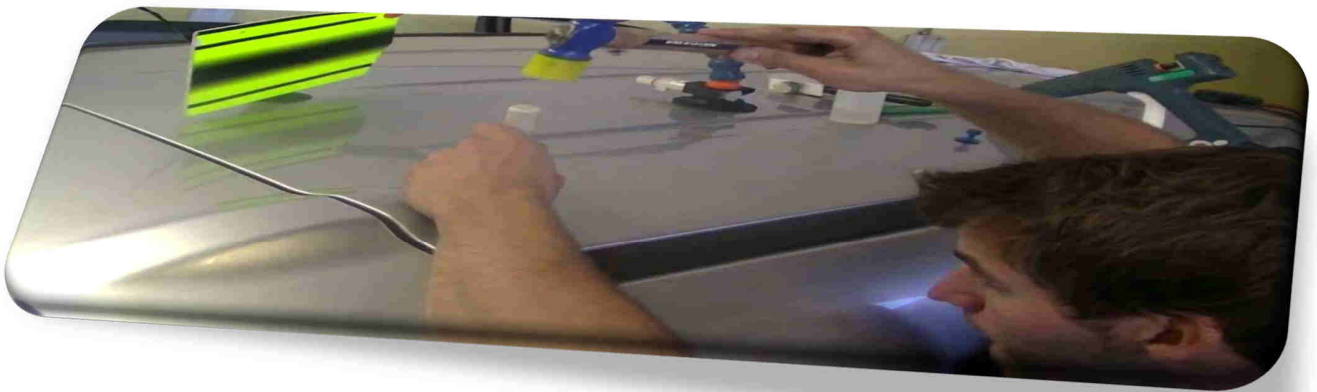
Hidden Options /Conditioning the vehicle:
Total loss Evaluation /ACV explained

Online Exam 101 70% or higher is an excepted required to advance.....

Understanding Paint-less Dent Repair sample

PDR, also known as "Paint-less Dent Removal", describes a method of removing minor dents from the body of a motor vehicle. A wide range of damage can be repaired using PDR as long as the paint surface is intact. PDR may be used on both aluminum and steel panels.

The most common practical use for PDR is the repair of hail damage, door dings, minor creases, and minor plastic bumper indentations. The method can also be utilized to prepare a damaged panel for repainting, when it



is referred to as "push to paint" or "push for paint".

Example: It is not uncommon to use PDR to repair a dent that is normally too large for PDR, after the PDR is done the dent is then finished out with conventional repair using body filler.

Continued: in full version

PDR Formula: Dent Removal

Example: Notice this hail damaged vehicle is sitting in the bright sunlight. Hail can be very difficult to inspect outside depending on the position of the sun. Conduct your inspection in the best lighting possible, inside with proper lighting is recommended. When estimating hail, the next best thing to good lighting *is a clean vehicle*, it is always better to inspect a vehicle when it is clean when possible.



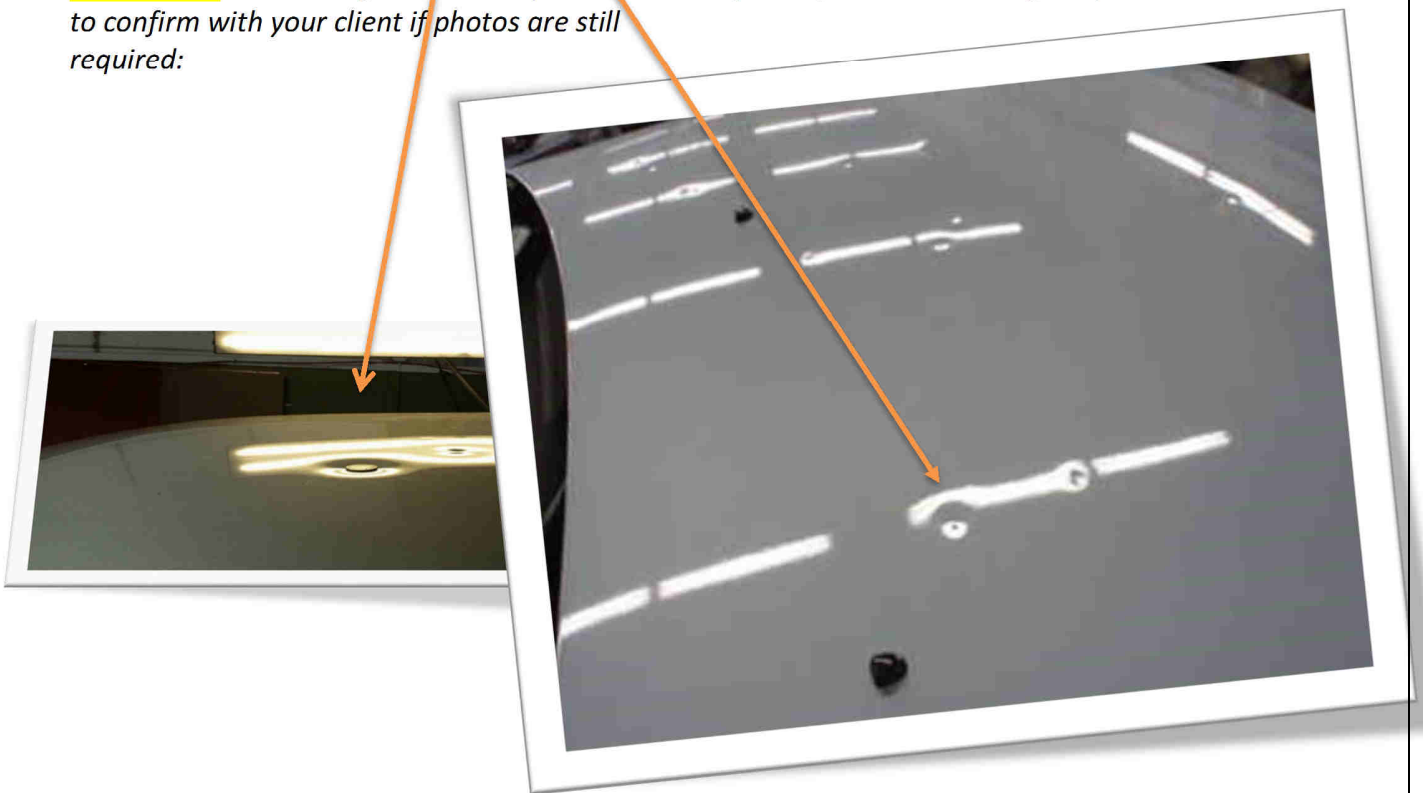
Paint less Dent Repair (PDR) is recommended for these late model vehicles because the damage is minor and the paint is in great condition. Money size coin magnets are used to calculate the dent size on each panel; only one magnet per size is needed.



Indoor lighting reveals halo

A hail dent has an outer edge or ring around it better known as *the halo (ring)* which is a dent's farthest edge, the magnet must cover it.

Quick note: Hail damage is not always noticeable in photos; however it is a good practice to confirm with your client if photos are still required:



When a magnet is used to collect a dent size, if only a hair of the **halo** is showing around the edges of the magnet, you *must move to the next size up* in magnets, you want the magnet to cover the entire dent's edge. Once you have sized your dents, make your dent count based on majority. You will not count every single dent every single time you inspect hail but count every dent when possible; with experience you will learn to section count when hail damage is heavy.

Example: Panel Section counting is dividing a panel into 3 or 4 parts, and by counting dents in the first section, you then multiplying sections. That technique however is primarily used on hoods, roofs, and trunk lids.



Calculating Hail Damage

with money size magnets

Nickel Size

Half Dollar Size

Quarter Size

Hail dents are calculated in *dent size and dent count*. Various money sized *magnets* are used in the process, half dollar, quarter, nickel, and dimes are the currency of choice. When counting dents, the majority *always rule*. Dents are counted *in increments*, 1-5, 6-15, 16-30 and up.

You must remember to inspect all panels very closely, if any panel has one dime size hail dent, it will qualify for PDR repair as 1-5 dime size, +75.00

Example: Let's say this hood has an actual hail dent count of 8 nickels, 2 quarters and 1 half dollar size. You would write this hood at (chart) 6-15 nickels size =150.00, (majority rules), it can be any combination but majority rule, the 2 quarters lose their identity and become nickels. The half dollar becomes oversized. 150.00 + 1 oversized @ 40 = 190.00

Hail Chart

Part Location

Dollar amount

6-15 Nickel size

SEVERITY CLASS TOTAL # DENTS	1 TO 5 DENTS				6 TO 15 DENTS				16 TO 30 DENTS			
	VERY LIGHT	PART LOCATION			LIGHT	PART LOCATION			MODERATE	PART LOCATION		
AVG. SIZE	DIME	NK	QT	HALF	DIME	NK	QT	HALF	DIME	NK	QT	HALF
HOOD	75	100	125	150	125	150	175	225	175	200	225	300
ROOF	100	125	150	200	175	200	225	250	250	275	325	375
DECK LID	65	75	100	125	100	125	175	200	150	175	225	250
L QUARTER	65	75	100	125	100	125	150	175	150	200	225	RR
L ROOF RAIL	65	75	100	RR	100	125	150	RR	150	200	RR	RR
LR DOOR	65	75	100	125	100	125	150	175	150	200	225	RR
LF DOOR	65	75	100	125	100	125	150	175	150	200	225	RR
L FENDER	65	75	100	125	100	125	150	175	150	200	225	RR
R FENDER	65	75	100	125	100	125	150	175	150	200	225	RR
RF DOOR	65	75	100	125	100	125	150	175	150	200	225	RR
RR DOOR	65	75	100	125	100	125	150	175	150	200	225	RR
R QUARTER	65	75	100	125	100	125	150	175	150	200	225	RR
R ROOF RAIL	65	75	100	RR	100	125	150	RR	150	200	RR	RR
METAL SUNROOF	65	75	100	125	100	125	150	175	RR	RR	RR	RR
COWL, OTHER	65	75	100	125	100	125	150	175	RR	RR	RR	RR

SEVERITY CLASS TOTAL # DENTS	HEAVY 51 TO 75 DENTS
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SEVERE 76 TO 100 DENTS

EXTREME 101 TO 150 DENTS

Stand Alone Oversized War: (half dollar)



The industry has yet to resolve the issue of when to apply Oversize (half dollar) to the equation.

Example: Some are saying oversize dents should be added after the dent count is complete; others are saying oversized dents should be included in the overall dent count, and then counted again as an oversize to pay separately at 40 -50 dollars.

This guidance will rest with your client instructions.

Example: When evaluating vans, SUV's, and vehicles with 5 or more doors, *you will add an additional 25% to the overall dent count prior to adding the oversized dent count.*

Remember that's only on certain vehicles, if the vehicle has at least 5 doors including the tail gate the roof is considered extended.

Example: Let's say your roof has 75 nickel size dents, 10 quarter size and 8 half dollar sizes. (Oversize)

Write: Roof at 51 -75 nickels size = 475. 475 plus 25% for extended roof / 118.75 = 593 plus 8 oversized @ 40 ea. /320

Total 913.75



Hot Note: R&I roof rack Recommended only after overall dent count exceed 100

Hail Damage: Exercise

Hood has 4 dime size dents (1- 5 dime size hood dents = 75.00)

LOCATE THE CORRECT DAMAGE AMOUNTS ON THE HAIL CHART

- Hood has 3 dime size dents. = how much? \$ _____
- Left fender has 8 dime size = how much? \$ _____
- Lt front door has 16 nick size = how much? \$ _____
- Lt Rear door has 3 dime size = how much? \$ _____
- Lt Roof rail has 1-5 nickel size to front section and 2 oversize dents at the rear. = how much? \$ _____
- Lt Quarter has 5 dime size and 4 oversized. =how much? \$ _____
- Roof has 49 Qtr. Size, 8 nicks, and 10 dimes with 2 oversized.

What is the TOTAL cost ? _____

[CLICK HERE](#)





Congratulations on completing your sneak review of the all new Auto Damage Appraisal Training Course. Although there is a bit more to estimating hail damage in real time, we wanted to introduce you to what could be your new career as an auto appraiser or as a dually trained claims adjuster.

We prepared several video snippets to give you an idea of how in-depth appraisal knowledge can go. Keep in mind this course was designed to be short in an attempt to avoid over saturating you with information, most of your learning will come on the job. With this course you are guaranteed to learn, at the completion of this course you will understand the basic principles of estimate writing and auto damage appraisal concepts. There's nothing difficult about learning to appraise auto damage, it's all knowledge and application based.

Our job is to make it simple for YOU, we are here to help you get there, make no mistake about it this is only the first of many training modules to come, let's begin here. If you happen to score lower than 70% on your exam it's an indication you will need a little more time in evaluating the material, but not to worry, that's why its self-study, learn at your own speed, your time is now, good luck.

[Enroll Today](#)