



## Glossary

Like most industries, collision repair uses some specialized jargon. Here are some brief definitions to make it easier to understand repairs to your vehicle.

- **additional operation** An additional process that may be required in conjunction with the repair or replacement of a specific vehicle part (e.g., aim headlights).
- **adjustor** An insurance company representative responsible for the verification of coverage and settlement of claims.
- **aftermarket part** Any new repair part not produced by the original vehicle manufacturer. These are generally considered substandard to original manufacturer parts.
- **align** To bring all appropriate edges of a part or assembly flush or square with adjacent or related parts or assemblies during a repair or replacement operation.
- **appearance allowance** An agreed compensation from the insurance company for repairs not performed, sometimes appropriate for superficial damage.
- **appraiser** A person who inspects a damaged vehicle and determines what repairs or replacement parts are required to restore the vehicle to the condition it was in immediately prior to the Loss. Also known as an Estimator.
- **ASE** National Institute for Automotive Service Excellence - an independent, non-profit organization dedicated to improving the quality of automotive service and repair through voluntary testing and certification of automotive technicians.
- **assembly** Two or more related parts of a vehicle that are preassembled by the manufacturer and sold under one part number.
- **betterment** The additional charge for a repair that improves the vehicle beyond its pre-accident condition. Betterment can be charged as a percentage or a dollar value.
- **CAPA** A consumer advocates group, located in Washington D.C., that certifies aftermarket parts (funded by the insurance industry and manufacturers of aftermarket parts).
- **claimant** An individual is a claimant when he or she presents a claim against another party's insurance carrier.
- **clear-coat** One or more coats of transparent (normally urethane-based) automotive paint which is an integral part of modern vehicle finishes. It is the clear-coat which gives current production vehicles their gloss.
- **collision** Collision is the appropriate Type of Loss if damage to an insured vehicle results from impact with another vehicle or object.

- **comprehensive** Comprehensive is the appropriate Type of Loss if damage to an insured vehicle results from something other than collision (e.g., fire, hailstorm or vandalism).
- **deductible** The amount of a claim that is paid by the insured before insurance payment begins.
- **depreciation** A decrease in the value of property through wear, etc.
- **diminished value** The value established by comparing the pre-accident value of a vehicle, the amount of damage to the vehicle, and the post-repair value of the vehicle.
- **drive in inspection** An inspection of a damaged vehicle in which it is still operable and is brought to wherever the appraiser/estimator conducts business.
- **estimate** The written determination made by an appraiser or estimator, upon inspection of a damaged vehicle, regarding the cost required to restore the vehicle to the condition it was in immediately prior to the Loss.
- **field inspection** An inspection where the appraiser/estimator goes to the location of a damaged vehicle to write an estimate.
- **final bill** Itemized repair invoice detailing what repairs were actually performed (not just an estimate of repairs.) Included in the itemized statement will be codes designating the type of parts used.
- **first party claimant** Vehicle Owner's insurance company will be paying for the cost of repairs.
- **flat rate labor** A suggested set time to remove and replace a part, or to complete any labor operation.
- **frame** The square, rectangular, or tubular steel undercarriage that has the suspension, drive train, engine and body bolted to it.
- **hazardous waste/hazardous material charge** A charge assessed by many collision repair facilities to dispose of wastes associated with repairing your vehicle in an environmentally appropriate way. Some insurance companies refuse to pay this charge.
- **I-CAR** (Inter-Industry Conference on Auto Collision Repair) - an international, non-profit training organization dedicated to improving the quality, safety and efficiency of auto collision repair for the benefit of the consumer.
- **insurance estimate** The preliminary assessment of damages and costs of repair that will be used as a guideline for making repairs to the vehicle.
- **insured** An individual is an insured in relation to one's own insurance carrier.
- **labor rate** The dollar amount applied to flat rate labor (time) specifically quoted in dollars per hour by labor category (frame; mechanical/electrical; refinish; sheetmetal.)
- **LKQ** Parts of Like Kind and Quality (parts other than new manufacturers parts).
- **liability** Liability is the appropriate Type of Loss resulting from damage or injury one individual causes to another for which the first individual is legally liable.
- **NAGS (national auto glass specification, inc.)** An organization that specifies, certifies, and publishes pricing for automotive glass.
- **OEM** Original Equipment Manufacturer. New factory parts built by the manufacturer of the vehicle.
- **original price** The part price effective on the date that an estimate was originally processed.
- **overhaul** A type of flat rate labor that contains R&I and R&R labor plus time to completely disassemble and reassemble an assembly (e.g., bumpers, suspension, drive axles, and steering.)

- **overlap** The labor associated with an operation that is common to the replacement of two or more parts.
- **paint & materials** A charge for paint products, and other materials, such as sandpaper and polishing pads, expended to repair your vehicle.
- **paint matching, tinting, blending** These describe various methods of ensuring that there is no perceptible difference between the appearance of newly refinished panels and undamaged panels on your repaired vehicle.
- **pre-loss condition** Overall condition of the vehicle immediately preceding collision, vandalism or theft.
- **primary impact** The area of the Loss vehicle that sustained the most severe damage.
- **quality recycled part** A used part from a salvage yard.
- **quality replacement part** A new part sold by someone other than the original vehicle manufacturer.
- **related prior damage** Damage to the vehicle that occurred prior to the current loss. When prior damage exists, the estimator determines an amount to be deducted from the cost to repair or replace the damaged part since the part was not in original condition when the current loss occurred.
- **R&I** Remove and install. Sometimes parts need to be removed to gain access to repair or replace damaged ones, or to facilitate repair of the part itself. The part which is removed is reinstalled on your vehicle.
- **R&R** Remove and Replace. To remove old components and replace with different ones.
- **salvage value** The amount a salvage yard will pay for your damaged vehicle. This amount is used to determine whether your vehicle is 'totaled' or not (see total loss, below.)
- **sectioning** A repair method in which only a portion of a damaged panel is replaced. It is sometimes a preferred method of repair.
- **shop estimate** The preliminary assessment of damages and costs of repairs that will be used as a guideline for making repairs to the vehicle.
- **steering** Illegal practice whereby a representative of the party paying the bill tries to influence a vehicle owner to take their vehicle to a particular person or body shop for repairs.
- **sub-assembly** An assembly within a multi-level assembly that is available individually from the vehicle manufacturer.
- **sublet** To contract services to be performed by an outside company, i.e. alignments, glass replacement, theft recovery.
- **subrogation** It is sometimes most expedient to have your insurance company initially pay to repair your vehicle and let them negotiate with the offending party's insurance company over issues of fault. When one insurance company pursues another for payment, it is termed subrogation.
- **supplement** An additional amount paid to settle a claim. More often than not, it's impossible to identify all damage to your vehicle until it's disassembled. A supplement is a detailing of the repair charges for additional damage found after repairs are begun.
- **third party claimant** The other party's insurance company is responsible for paying for the costs of the repairs.
- **total loss** It's imprudent to repair a vehicle if the total cost of repair exceeds the value of the repaired vehicle. Factored into the decision to total a vehicle are the anticipated cost of repairs, rental charges, if applicable, and salvage value. If your vehicle is 'totaled,' the insurance company is, in effect, buying your vehicle from you. Negotiation over the purchase price is completely appropriate.

- **uni-body** A type of body construction that doesn't require a separate frame to provide structural support for the vehicle's mechanical components. Also called "unitized".
- **vin** The vehicle identification number assigned to each vehicle by its manufacturer to identify the model, year, production sequence, and other vehicle-specific information.