

## Automobile collisions

# If vehicle estimates and invoices could talk, what would they say? Understanding what estimates and invoices are telling you about the severity of an impact

by Paul Veillon

Your client's bodily injury adjuster has training to understand and spin a collision repair invoice to suit his or her purposes. Do you have the training to discuss what it really means? The following concepts will better help you read the invoice, interpret the photos, and understand the severity of the collision.

### Anatomy of a vehicle

Your client's vehicle may be a "body on frame" or "unibody" vehicle. Most large trucks are still "body on frame" designs; most everything else is a "unibody" vehicle. "Body on frame" vehicles have a stout frame that runs the length and width of the vehicle and onto which panels and other structures - bumpers, fenders, doors, quarter panel, engine, suspension, hood & trunk lid - are mounted. "Unibody" vehicles get their structural integrity both from "unirails" and from the welded connection between structural panels like the radiator core support, strut tower aprons, front and rear cross members, door and window pillars, roof, quarter panel, floor pan, and rear body panel. A unibody vehicle is like a soda can: the can has no "frame," but the strength of its sides and the connection between them and the top and bottom provide structural integrity sufficient to support the weight of most people; but dent the can, and it collapses easily.

As you investigate the damage to your client's vehicle, you may have access to vehicle damage information through estimates (unless the vehicle is an obvious total loss), shop invoices (if the vehicle is actually repaired), and total loss evaluations. The most valuable evidence for understanding the damage to the vehicle is a final shop invoice. A total loss evaluation describes value, not damage, so a repair estimate, even for total losses, is essential.

### What do you consider in the estimate and/or invoice when trying to establish that the impact was not minor?

Look for an "S" designation on a line item - it indicates that whatever the shop is doing is structural.

Look for the phrase "set up and measure" and "pull for \_\_\_\_\_" to identify a collision that caused such severe damage that the shop must secure the vehicle to a frame bench and straighten structural damage.

Look for significant repairs to common structural parts, e.g., for rear-end collisions, the rear body panel, floor pan, and quarter panels (the trunk lid or lift gate are not structural but damage to those panels is important, too); for broadside collisions, the rocker panels (below the doors), door aperture, and pillars; and for front end collisions, the radiator core support, strut tower apron, engine cradle, and cowl. Repair to a

"rail" indicates a severe collision.

Don't rely on repair cost - the dollar value of an invoice is less important than its components.

### What will you see in estimates and/or invoices that can falsely lull you into thinking the impact was more severe?

"Overhaul bumper assembly" does not mean the collision was severe.

"Remove & install" or "R&I" operations on trim or moulding add cost to the invoice but only describe how the shop will take the car apart to fix other damage.

Replacing structural parts is important, but replacing accessories might not be - the cost of a tail light may be higher than the cost of a rear body panel.

If you need to research your client's vehicle or the parts and processes on the invoice line items, I-CAR, Mitchell, and the estimator at your client's repair facility are good resources. You can also use the services of an independent auto physical damage appraiser who can review an estimate and describe what it says.

Understanding your client's vehicle damage can raise your credibility, give your client's physicians additional talking points, and demonstrate to the adjuster that you'll be able to describe the collision severity at trial.

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by Rich Stolz

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