

Photo Estimating – Who Wins & Who Loses?



Our customer stops in and explains that she needs her car repaired. She advised Allstate has sent her a check. We asked for her appraisal of damages and she tells us they did not send her one, just a check for \$899.79. I looked at her vehicle and explained sorry but you have at least \$3,000.00 worth of damage. Let me guess? They asked you to take photos and send them in so they can settle your claim? She says yes, that is exactly what happened. I used my phone and took five pictures and they sent me the check.



INSURED: [REDACTED]	POLICY NUMBER [REDACTED]	CLAIM NUMBER [REDACTED]
IN PAYMENT OF LOSS ON 10/16/2015.	TAX ID [REDACTED]	DESK LOC [REDACTED] EMPLOYEE ID [REDACTED]
PAY: EIGHT HUNDRED NINETY-NINE DOLLARS AND SEVENTY-NINE CENTS	GCH [REDACTED]	PAC [REDACTED]
Allstate	899.79	168430296
TO THE ORDER OF [REDACTED]	INVOICE NUMBER [REDACTED]	MCO [REDACTED]
VOID IF NOT PRESENTED WITHIN THREE HUNDRED, SIXTY-FIVE DAYS OF DATE OF ISSUE	8280	10/19/2015
	COMPANY: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	
	Suren K. Gupta Samuel B. [REDACTED] AUTHORIZED SIGNATURES	

Knowing the vehicle was underwritten and short paid we immediately called Allstate for a supplemental on 11-6-15. Customer drops vehicle off for repairs on 11-9-15 and we dismantled the left rear corner to inspect the damages. Customer's car sits waiting for Allstate until 11-13-15 when an Allstate staff appraiser stops by to physically inspect the damages. Allstate agrees with our repair assessment and writes their supplemental for \$2,986.13 with a total repair at \$3,985.92.



INSURED: [REDACTED]	Policy 602920798	Allstate
In payment for Collision for Date of Loss 10/16/2015.	Date 11/13/2015	553811860
Two Thousand Nine Hundred Eighty-Six & 13/100 USD	PMCO 3850	Check 553811860
[REDACTED] and CRAWFORDS AUTO CENTER		Employee KENNETH LINSALATA
VOID IF NOT PRESENTED WITHIN THREE HUNDRED SIXTY-FIVE DAYS OF THE DATE OF ISSUE.		2,986.13
	Allstate Fire and Casualty Insurance Company	
	[Signature] AUTHORIZED SIGNATURES	



The insurance policy is an Indemnification Contract. The purpose is to return your property to its same condition before the accident. Photo Estimating allows the insurance industry to underpay your loss based on photos that you have sent to them. Now you become a liable party to your own loss because you took the photos. In the event you missed a safety related part or drivability is questionable and another accident occurs, will you be held negligent in the eyes of the court? Remember the insurance companies have an obligation to indemnify your loss - photo estimating opens the door for them to short pay your loss and shift their liability over to you. A physical inspection by a certified state licensed physical damage appraiser protects your automotive investment and the safety of your family as well as the safety of the Commonwealth's motoring public.

Brought to you by the PA Collision Trade Guild

PHOTO ESTIMATING DOES NOT WORK