



# The Safelite® Solution to APD Total Loss



Total vehicle loss claims are often a thorn in the side of insurance companies and their customers. Generally speaking, they result in a claims experience that does not meet the policyholder's service expectations and are more likely to result in the customer shopping for another insurance provider.\* In most cases, customer satisfaction scores plummet because the total loss claims process isn't accurate or timely. On average, it takes about 19 days from DOL to clear for pick up. And that's not the end of the stress for insurers. Identifying a total loss is typically clunky and inaccurate due to inefficiencies in the triage process. All of this can lead to longer cycle times, hefty advanced charges and reduced salvage recovery for insurers.

## The Safelite Solution: A Case Study



### *The Challenge*

To help an insurance provider with high cycle times and advanced charges make a radical shift to save customer satisfaction scores and indemnity costs.



### *The Key Insight*

Technology can provide the data to identify a total loss immediately – at the time of FNOL – but an action must also occur at FNOL to leverage the opportunity for savings, efficiency and most importantly, a superior customer claims experience.



### *Our Solution*

Through our partnership with CCC and access to the industry's largest, most statistically significant APD database, we were able to implement a process that allowed an immediate and accurate identification of a total loss. Once a total loss was identified, our proprietary platform, ClaimsPro, produced a customized script for the CSR that helped to set policyholder expectations and move them directly to the next step in the process: gaining permission to move the vehicle and release to the salvage provider. Early identification of a total loss at the time of FNOL plus a tailored script and communication flow that follows has been the key to making a huge change to the policyholder experience and the insurer's bottom line.

## The Results

Safelite reduced our client's advanced charges by more than 50%.  
Cycle time was cut by more than 80% - to about 2.7 days - from FNOL to vehicle pick up.

\*Source: 2017 J.D. Power U.S. Auto Claim Satisfaction Study

\*\*Total loss margin of error is widely variable and often dependent on the policyholder base.

To find out more about how Safelite Solutions can help you with total loss, visit [safelitesolutions.com](https://safelitesolutions.com).