



# GUIDE TO MAKING YOUR FIRST INSURANCE CALL

So, you're all set up with the Third Party Administrators (TPA's) and you're wondering what to do next? How do I contact the networks? Do I need a list of insurance companies and the networks they bill through? How do I know who to call? What information do I need to provide?

First things first, take a deep breath and relax. We are going to walk you through a sample telephone call to file a glass claim with the TPA's. You will have all the information you need to make your first call and what questions you need to ask. Simply follow the steps below and you will be a pro in no time!

Contact Delta Kits if you need additional information about how to complete any of the steps below.

- ☐ Start with an invoice or work order. Delta Kits has a sample invoice available which can be modified to fit your company's needs.
- ☐ Before you make your first call, make sure to collect and/or provide the following information:
  - Customers first and last name.
  - Address
  - Telephone number
  - Year, make, model and Vehicle Identification Number or VIN
  - Type and location of break
  - Date of Damage
  - Note the claims submission phone number from the customer's insurance card. This is usually a toll free number located on the back of the card. Important: this is NOT the same as the agent number.
  - Notify your customer of any warranties your company provides on its services.
- ☐ Notify your customer of their right to choose the repair company. Some TPA's may tell your customer that your company is not a preferred shop and they cannot guarantee your work. This is not a problem so long as your work carries your own warranty and you've already gone over that with your customer.
- ☐ Dial the telephone number you collected in the previous steps. You may receive a recorded message; follow the prompts indicated for a glass only claim.
- ☐ IMPORTANT! If at all possible, when the TPA representative asks to speak to your customer, you should put the phone on speaker or conference the call so you can hear what the rep is saying. In most cases this keeps them from steering your customer to another repair facility, sometimes affiliated with the TPA.
- ☐ Below is a sample call to file an insurance claim. For this example SHOP will be your company, REP will represent the claims department, and INSURED will be your customer:
  - REP: This is (Safelite Solutions (SGC Network), Lynx Services, Gerber National etc.) processing claims for XYZ insurance company. How may I help you?
  - SHOP: Hi, this is Jane Doe, I'm calling from 123 Windshield repair shop and have one of your insured here who would like to get a rock chip repair in their windshield.
  - REP: Ok, what is your business telephone number?
  - SHOP: 123-456-7558
  - REP: Thank you, is the insured available to speak with?
  - SHOP: Yes, one moment while I bring them on the line.

INSURED: Hi, this is John.

(From this point you may not hear all of the conversation if you do not have your phone on speaker or have conferenced in. Most of the questions are pretty straightforward and will pertain to the customer's policy information but if the phone is on speaker it is easier to help your customer with any questions about you or your business).

REP: Now I need to review pricing and the acceptance of the job with the shop.

SHOP: Hi, this is Jane again.

REP: Hi, Jane, John's policy has been verified and his deductible is waived for a repair. We need to confirm pricing. Will you accept the job at \$XX for the first repair and \$XX for each additional repair?

SHOP: Yes.

REP: Thank you, your referral number is XXXXXX.

SHOP: Thank you. Will you be faxing or emailing a copy of the referral to me?

REP: Yes, I am emailing the referral to you now to xxx@xxx.com

- ☐ You can end the call at this point if you don't have additional questions for the claims department. If you are unsure how to invoice or who the claims department is, simply ask them. It is rare, but happens occasionally, where a small insurance company handles their own claims and billing process. If this is the case you will want to make sure you have the correct information to send a completed invoice for payment.
- ☐ Once you have ended the call with the claims department, gather a signature and date from the customer authorizing you to complete the repair and begin the repair process.

Do not forget to have the customer sign the invoice; this is a very important step!

You may prefer to start the repair process before calling the claims department. This can be a more efficient use of time and ensure the entire process is completed a little faster.

To be sure of payment, confirm your customer is willing to pay for the repair in the event their insurance does not cover windshield repair.

If you have any questions about completing any of these steps, feel free to contact us.

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