Insurance Claim Handling

Audit Scorecard

A 15-point compliance assessment for claim registration, surveyor coordination, documentation, estimate approval, repair authorisation, supplementary approval, and claim closure

Dealer / Center Name	
Dealer Code	
Region / Zone	
Auditor Name	
Audit Date	
Cycle / Period	

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How to Use This Scorecard

This scorecard evaluates Insurance Claim Handling compliance across 15 criteria grouped into 4 categories. For each criterion, circle a score from 1 (not in place) to 5 (fully embedded and sustained). Do not rate where you aspire to be — rate what you observe on the day.

Score Scale

Score	Level	What it means
1	**Not in place**	Standard does not exist or has never been implemented at this dealership.
2	**Attempted**	Some effort made but inconsistent — visible gaps remain in most areas.
3	**Defined**	Standard is documented and partially followed. Some areas compliant, others not.
4	**Managed**	Standard is followed consistently. Minor exceptions occur.
5	**Fully Sustained**	Fully embedded. Evidence of ongoing compliance between audits without prompting.

RAG Status Guide

Status	Overall Score	Action
Green	60–75 (80–100%)	Compliant. Maintain current standards.
Amber	38–59 (50–79%)	Improvement required. Structured action plan within 30 days.
Red	0–37 (0–49%)	Non-compliant. Priority intervention. Escalate to regional management.

AutoSmart Tip: Insurance claim handling is a cash flow management issue as much as a process compliance one. A job where repair is complete but the claim is not closed — because documentation is incomplete, a supplementary was not submitted, or the final invoice was not sent — ties up workshop capacity and delays payment simultaneously. Set a target of 24 hours between job completion and claim submission, and track every job that misses it.

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Scorecard

Circle a score 1–5 for each criterion. Record observations in the Notes column.

No.	Criterion / Question	1	2	3	4	5	Notes
CLAIM REGISTRATION & SURVEYOR COORDINATION							
1	Is the insurance claim registered with the insurer within the timeframe required by the approved repairer agreement or the vehicle owner's policy?	○	○	○	○	○	
2	Where a physical or virtual surveyor inspection is required, is this scheduled promptly and the vehicle kept in a suitable inspection condition (undisturbed, photographs available) until the surveyor has visited?	○	○	○	○	○	
3	Is a named contact point established with the insurer's claims handler for every job, ensuring all communications are directed to and from a specific individual rather than a general claims inbox?	○	○	○	○	○	
4	Is the status of every insurance job — claim reference, surveyor visit completed, estimate submitted, approval received — tracked in a visible job status system available to the bodyshop team?	○	○	○	○	○	
DOCUMENTS & ESTIMATE APPROVAL							
5	Are all required claim documents (intake photographs, estimate, parts quotes, police report where applicable) submitted to the insurer as a complete package — not piecemeal over several interactions?	○	○	○	○	○	
6	Is the estimate formatted in accordance with the insurer's or approved repairer scheme's documentation requirements — including required fields, coding conventions, and supporting evidence?	○	○	○	○	○	
7	Is approval from the insurer obtained in writing before repair work commences — with no work proceeding on a verbal approval that cannot be evidenced?	○	○	○	○	○	
8	Are insurer-approved amounts cross-checked against the original estimate before repair commences, to identify any lines not approved that may affect the repair scope or require customer self-pay discussion?	○	○	○	○	○	
REPAIR AUTHORISATION & SUPPLEMENTARY APPROVAL							
9	Is the vehicle owner notified of the insurer's approval decision and the agreed repair scope before work begins — particularly where the insurer's approval differs from the original estimate?	○	○	○	○	○	
10	Are supplementary damage claims submitted to the insurer as soon as additional damage is	○	○	○	○	○	

	identified during dismantling — with a target submission time measured from discovery, not from convenience?						
11	Are supplementary claims supported by photographs of the additionally discovered damage — taken before any repair work is started on the supplementary items?	○	○	○	○	○	
CLAIM CLOSURE & GOVERNANCE							
12	Is the final invoice reconciled against the insurer's approved amount before submission — identifying any items not approved, any parts price variances, and any labour time discrepancies?	○	○	○	○	○	
13	Is the completed claim submitted to the insurer within the timeframe required for reimbursement under the approved repairer agreement?	○	○	○	○	○	
14	Is outstanding payment from the insurer tracked, with follow-up initiated if payment is not received within the agreed settlement period?	○	○	○	○	○	
15	Is insurance claim performance — cycle time, supplementary claim rate, estimate-to-invoice variance, and disputed amounts — reviewed in the management meeting as a financial and operational KPI?	○	○	○	○	○	
OVERALL SCORE →	/ 75 = %						

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Category Summary & RAG Status

Transfer category totals from the scorecard. Assign RAG status and record the priority action for each category.

Category	Score	%	RAG	Priority Action
Claim Registration & Surveyor Coordination	/20			
Documents & Estimate Approval	/20			
Repair Authorisation & Supplementary Approval	/15			
Claim Closure & Governance	/20			
OVERALL SCORE	**/75**			

Sign-Off

Auditor Name	
Auditor Signature	
Date	
Bodyshop Manager Name	
Bodyshop Manager Signature	
Next Audit Date	

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Action Plan Tracker

Insurance Claim Handling — Gap Closure Framework

A structured four-stage workflow to assign, track, verify, and close Insurance Claim Handling non-compliances

Dealer / Center Name	
Dealer Code	
Region / Zone	
Audit Cycle / Period	
Tracker Owner (ASM / ZSM)	
Date Opened	
Target Close Date	

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How to Use This Tracker

This tracker is designed to be completed immediately following a Insurance Claim Handling audit. Every non-compliance recorded must be logged here as an action item and progressed through all four stages before it is considered resolved.

Four-Stage Workflow

1. PENDING	2. IN PROGRESS	3. COMPLETED	4. APPROVED
Finding assigned. Owner & date set.	Work underway. Evidence being gathered.	Dealer submits evidence for review.	Auditor verifies and closes the item.

Stage Rules

Stage	Actioned by	Required action	Evidence required
PENDING	ASM / Auditor	Assign a named responsible party. Set a close date. Log the non-compliance description.	No evidence required at this stage.
IN PROGRESS	Insurance Claim Handling / Dealer Team	Begin remediation. Update status. Upload progress evidence as work is completed.	In-progress photos, supporting documents, records.
COMPLETED	Bodyshop Manager	Mark item complete and submit for review. Evidence must be attached before submission.	Photo of rectified item, signed procedure, supporting evidence.
APPROVED	ASM / ZSM / Auditor	Review evidence. Verify compliance on next site visit if required. Approve and close.	Auditor sign-off. Date of verification recorded.

Tracker Summary

Fill in after completing each audit cycle.

Stage	Description	Count	Notes
PENDING	Not yet started		
IN PROGRESS	Work underway		
COMPLETED	Awaiting approval		
APPROVED	Verified & closed		

AutoSmart Tip: With AutoSmart Audit, every non-compliance is automatically converted into an action item at the point of audit — with owner assignment, close dates, evidence upload, and a four-stage approval workflow built in. No spreadsheets. No manual follow-up.

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Action Plan Tracker

Log every non-compliance from the audit below. Progress each item through all four stages before closure.

STAGE — PENDING						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
P-01						
P-02						
P-03						
P-04						
P-05						
P-06						
P-07						
P-08						
P-09						
P-10						

STAGE — IN PROGRESS						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
I-01						
I-02						
I-03						
I-04						
I-05						
I-06						
I-07						
I-08						

STAGE — COMPLETED						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
C-01						

C-02						
C-03						
C-04						
C-05						
C-06						

STAGE — APPROVED						
Ref	**Non-Compliance / Gap Description**	**Category**	**Responsible Party**	**Target Date**	**Status**	**Evidence / Notes**
A-01						
A-02						
A-03						
A-04						
A-05						
A-06						

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Cycle Sign-Off

To be completed once all action items in this cycle are Approved. Both the Bodyshop Manager and the Regional Auditor must sign.

Dealer Principal Name	
Dealer Principal Signature	
Regional Auditor / ASM Name	
Auditor Signature	
Date of Review	
Next Review Date	

Cycle Notes

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