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Tue, 16 Sep 2008

## Allstate Changes Policy on Full-Body Sectioning

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Allstate announced that the company will no longer specify full-body sectioning on its damage estimates. The change follows a similar announcement made by State Farm in August.

In the September 16 announcement, Allstate noted that there has been a lot of industry discussion about full-body sectioning of late and made the policy change after revisiting the issue with its collision repair research center, Tech-Cor. Allstate said it decided to discontinue the practice in light of changing vehicle construction techniques and materials.

Allstate said, "While viability of the full-body sectioning repair methodology on many vehicles remains sound, the varying metallic composition of some modern vehicles may prevent collision repairers from facilitating a quality repair. Allstate has considered payment for full-body sectioning in limited circumstances on a case-by-case basis, taking into account the loss characteristics, the vehicle, the repair facility's ability and desire to complete the repair, and the customer or claimant's approval of the procedure."

Allstate's new policy regarding full body sectioning is as follows:

"Moving forward, Allstate will not specify full-body sectioning in our damage estimates. Furthermore, only when a collision repair facility is confident that a full-body section is the appropriate repair, has the proper training and equipment to facilitate a quality repair and has the approval of the customer or claimant for such repair, will the adjuster authorize it. In the absence of any one of these qualifications, full-body sectioning will not be specified on an Allstate adjuster's estimate."

Tech-Cor was established in 1976 to provide insurers, manufacturers and repairers with a better understanding of auto restoration issues and damage estimating practices through research and training. Part of the Allstate Insurance Company, Tech-Cor's Applied Research Division provides research and intelligence on wide variety of reparability issues. Tech-Cor had researched full-body sectioning in the 1980's, developing procedures around the safe facilitation of this repair for then-new unibody vehicles.

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