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Allstate clips clipping from its estimates

Publish date: Sep 16, 2008

By: Bruce Adams



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Allstate has become the second major insurance company in a month to say that it will no longer include full-body sectioning in its estimates.

The Illinois-based insurance giant released a position statement on Sept. 16 saying it will not specify full-body sectioning in its damage estimates.

"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," says Krissy Posey, Allstate spokesperson. "In the absence of any one of these qualifications, full-body sectioning will not be specified on an Allstate adjuster's estimate."

State Farm announced in August that it would no longer include full-body sectioning, also known as clipping, in its estimates.

There has been a lot of industry discussion about full-body sectioning lately, according to Allstate.

"Tech-Cor researched full-body sectioning in the 1980's, developing procedures around the safe facilitation of this repair for then-new unibody vehicles," Posey says. "Tech-Cor and Allstate have re-visited this issue in light of changing vehicle construction techniques and materials."

The increasing use of advanced high-strength steels in many vehicles has made full-body sectioning an undesirable — and in many cases unsafe — repair option. Many of those materials cannot withstand the high heat from welding that occurs during a full-body sectioning. Many automakers do not recommend that type of repair.

"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," Posey says. "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."

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