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Restructuring of insurance loss adjusters in Turkey & 2023 vision/strategic management process

Ahmet Nedim Erdem
Insurance Expert

Association of Insurance Experts
Chairman of the
Board of Directors



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Parameters affecting the insurance sector and professional expertise

The fast transformation experienced in the last 10 years at the global and local scales has changed the claim management process and the expertise procedure.



GENERAL PARAMETERS AFFECTING THE INSURANCE SECTOR

- World population and its structure (demography)
- Life style of individuals
- Digital activities
- Changes-competition experienced in customer relations
- Climatic changes
- Digitalisation
- Regulatory authorities (public, vs.)
- Globalisation

VEHICLE INSURANCE PARAMETERS WITH IMPLICATIONS FOR INSURANCE COMPANIES

- Price/profit/calculation of policy premiums
- Effective sale, competition
- Fighting false claims
- Fast loss claim management (contracted service, filing process, repair, expertise)
- Cost control
- Obligation to set loss claim management of high quality (fair, highly qualified, documented, realistic loss relief)

*** *The above factors affect both the insurance companies and the experts.***



VEHICLE INSURANCE PARAMETERS WHICH AFFECT THE EXPERTS

- Reduction in the number of loss claim cases
- Cost of expertise
- Loss evaluations using distance experts or no experts
- Moving on to fast loss claim management resulting from technological advances
- Fall in costs (wages)
- Advances in vehicle technologies. (extra technologies in vehicles, lane assist, vehicle pursuit system etc.)
- Agreements between insurers and producers.
- Agreements between insurers and repair companies



WHAT DO THESE PARAMETERS MEAN FOR THE EXPERTS

- Increase in quality and EU standards
- Developing expertise, segmentation in assessing special loss cases (specialisation)
- Institutionalisation (systematic)
- Digitalisation in communication
- Digitalisation in Loss Claim Managements
- Grouping in loss claim types
- Fighting false claims
- Security, repair quality, spare parts of quality, obligation,
- Minor losses which can be managed with no expert or via tele expert,
- Various insurance agreements (concerning loss-branch)

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THE PLACE AND IMPORTANCE OF INSURANCE EXPERTISE IN THE INSURANCE SECTOR



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“Insurance salesmanship is an operation based on
CONFIDENCE ”

and in the core of a progressive insurance sector lies the
giving of CONFIDENCE to the consumer.

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The Strategic Position of Insurance Expert within the Insurance Sector



The main factor establishing Confidence in the Insured is to have **correct loss assessment, trustworthy repair and fast claim settlement.**

As for the main factors in correct loss assessment, they are the **expertise carried out independently and objectively, and the expert**

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HISTORY OF INSURANCE EXPERTISE IN OUR COUNTRY



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There is a provision in the “**Auditing and Control of Insurance Broking and Insurance Companies Act**” dated 1927 to the effect that Loss Estimators should get a proof of identity from the Ministry of Trade, and Estimators (Experts) with no such proof should be initially fined between 50 lira and 250 lira, and in case they repeat the same, the fine should be twice as much and they should be banned from working in this profession (Article 19).

Those in the profession got together in 1935 and established their first professional association under the name **“Association of Turkish Insurance Experts”**

and in 2007, pursuant to the Insurance Brokerage Act 5684, **“Insurance Experts Executive Committee”** was founded.

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STRATEGIC MANAGEMENT PROCESS IN PROFESSIONAL EXPERTISE and THE PROJECTS

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The structuring of the profession of Insurance Expertise through contemporary methods to meet its future needs is done through the ***“Strategic Management Process”*** which was created in 2014.

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VISION IN THE PROFESSION OF INSURANCE EXPERTISE

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MISSION OF THE PROFESSION OF INSURANCE EXPERTISE



PURPOSE and TARGETS



TARGETS

- 1- To make the profession of Insurance Expertise the only source of reference within the Insurance sector and legal system.
- 2- To set all the required standards for the profession so that this will be an institutionalized organisation based on a single expertise model.
- 3- To continue with the Expert training, which will be available only at **SEDEV Academy**.
- 4- To develop career plans so as to increase the experts` dedication to the profession, institutional identity and motivation.

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TARGETS

- 5- To create a data bank for the profession of insurance experts after forming its technological infrastructure.
- 6- To make the damage assessment process objective and measurable by improving technological systems and standards.
- 7- To encourage changes in legislations and other regulations leading to consolidation of professional experts` independence.
- 8- To set the criteria for expert training period in reference to a certain discipline, and to provide the training programme itself.



TARGETS

- 9- To promote and represent insurance expertise of our country at international organisations.
- 10- To confirm compatibility of and provide control for secure spare parts and equal spare parts which require vehicle type approval
- 11- To ensure that the vehicles and other components covered by an insurance policy in the country are repaired following secure and appropriate quality standards
- 12- To see that, pursuant to the mandate number 2011/ 16, the software which is used for writing reports by the experts consists of uniformity



TARGETS

- 13- To make sure that illegal expertise activities within the insurance sector are controlled and forestalled
- 14- To ensure that objective criteria are developed with regards to irreparable vehicles
- 15- To develop a classification system for repair service centres offering restoration work
- 16- To set up within SEİK a Review Committee and a network of regional inspectors.



OUR PROJECTS

1-EXPERT SOFTWARE PROGRAMME (EKSYAP)

2-PROCEDURE FOR SERIOUSLY DAMAGED AND WRITTEN OFF VEHICLE

3-EQUAL SPARE PARTS CONTROL AND SECURE REPAIR METHODS

4-IMPROVED EXPERTISE PROJECT

5-TRAINING



Better management of the damage procedures can be realised through Fast Expertise, and Real Outstanding Loss Assessment.

WHICH DO YOU PREFER ?



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EKSYAP TARGETS

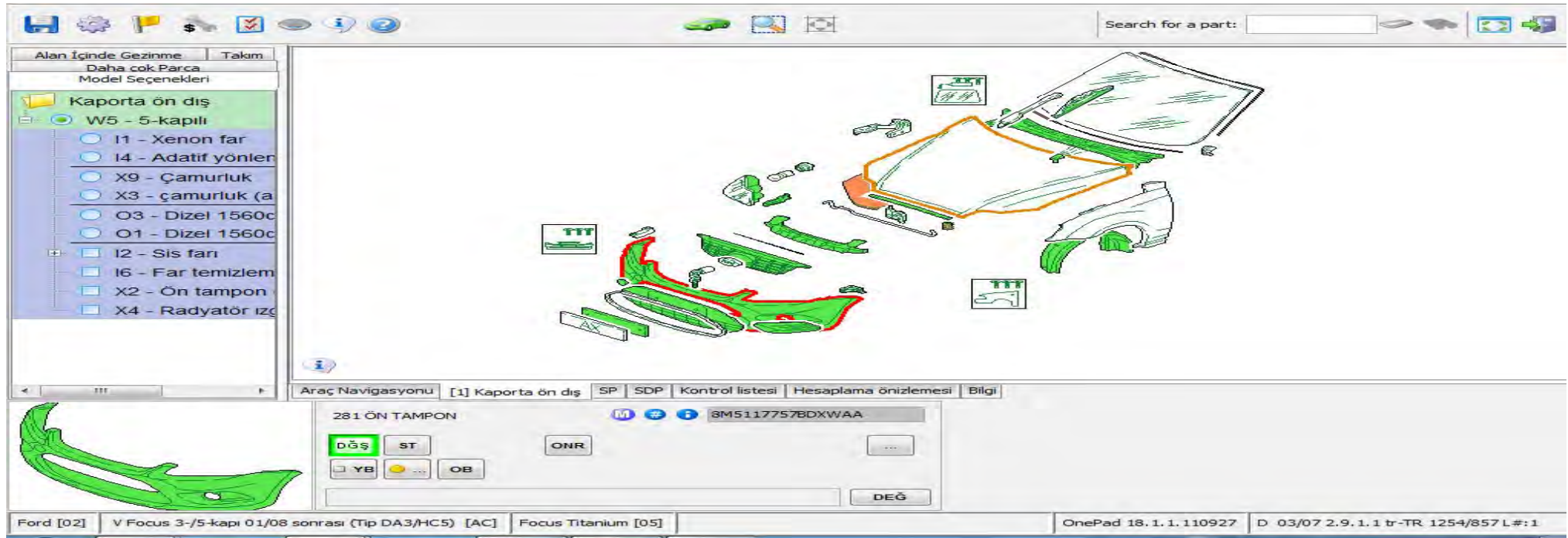
- To set optimum standards among the experts
- Fast and reliable expertise
- To save time in the expertise procedure
- To reduce operational costs
- To increase confidence in the insurance system by providing real facts about the market



EKSYAP TARGETS

- To estimate and control sectoral costs using realistic data
- To find out which spare parts are not delivered to Turkey by distributors although the vehicles are factory produced here, and to ensure that these spare parts are imported
- To avoid repeat orders and requests by stating detailed specifications of spare parts





If orientation is done by choosing a part from the technical pictures the error rate will be very low. It is possible to evade errors which originate from the service provider or the repair workshop not recognising the spare part.

ADVANTAGES EXPECTED FROM EKSYP



ADVANTAGES EXPECTED FROM EKSYP

- Data concerning vehicle repairs in Turkey will be stored in one centre only.
- When standards are set for labour costs the pressure of repair costs for the expert will disappear.
- As mentioned before, the limits of expert`s approval rights will be determined.
- The experts will spend less time and effort while more efficient work conditions will prevail.



ADVANTAGES EXPECTED FROM EKSYP

- There will be an opportunity for experts to be appraised on the basis of objective criteria.
- Criteria which will be used in the classification of repair service stations, will also help in determining the repair wages per hour, and this will lead to service stations improving their facilities and technical infrastructure.
- When pay negotiations are taken out of the equation involving the repair service centre and the expert, confidence will be built in the sector (except for some specific cases) in favour of the consumer.

ADVANTAGES EXPECTED FROM EKSYP

- Many estimates and limitations can be done through this system.
- With their workload reducing, the experts will have the opportunity to have more time to improve themselves.
- Checking and controlling the price of spare parts will be carried out by experts, and lost or smuggled items in the system will be monitored.



ADVANTAGES EXPECTED FROM EKSYP

- Experts who are burdened with the fixing of repair costs, will have the opportunity to use their knowledge and experience for finding reliable repair methods, evaluating the equal spare parts, and dealing with fraud loss cases.
- Checks on the real loss costs in the sector will allow the policy prices to be determined in a more reliable way.
- Loss of time caused by complaints about the insurance companies and other establishments will gradually be reduced to the minimum.

ADVANTAGES EXPECTED FROM EKSYP

- Apart from providing a certain standard, it will also bring transparency to the loss and damage assessment procedure, allowing the insured and the consumer to trace what is happening in each phase.
- Phasing out and defining the size of the damage (as serious, moderately serious, exploited) will ensure a serious damage to be repaired under the supervision and control of an expert. Security will be kept at its maximum for repairs of serious damage or mechanics, and consequently will protect human life and property.



2- SERIOUS AND IRREPARABLE DAMAGE PROCEDURE

In the aftermath of the insured risks materializing, the standards and procedures of writing off a damaged vehicle are set in collaboration with public authorities, representatives of the automotive industry and the insurance sector, so that the buyers of such vehicles are protected and the LIVES of others in the traffic are spared – **this technical and legal work is carried out in conjunction with the stakeholders.**



3-EQUAL SPARE PART CONTROL AND SECURE REPAIR METHODS

In line with the corresponding regulations, it is anticipated that the equal spare part which is sent or permitted to be used by the insurance company will be **checked for appropriateness by the insurance expert.**

EQUAL SPARE PARTS CONTROL

ARAÇ MUAYENE RAPORU

T.C. Ulaştırma, Denizcilik ve Haberleşme Bakanlığı
GÜLLÜBAĞLAR MAH. OKUL SOĞ. NO:3 PENDİK İSTANBUL
Telefon: 0216 583 11 23 Faks: 0216 583 03 04

BKT K 2812333

Kamyonet - Periyodik Muayene Rapor No : 3410085927601

Plaka : NMOXXCTTFX6B66748

Sasi No : 0355748

Motor No : 146544

Ad Soyad - Adres : İSTANBUL 34 ÜSKÜDAR

Önceki Rapor No : FORD

Markası : TRANSIT 300 S VAN

Tipi : Kamyonet

Yakıt Tipi : Dizel

Model Yılı : 2007

Yakıt Tipi : 205,75,16

Lastik Ebatı : BEYAZ

Renği : 146544

Ko : 263020720

Kanal No : 2

Muayene Tarihi : 18.02.2014 14:14

Tagit Sınıfı : 5

Kullanım Amacı : Yük Nakil

Tescil Şekli : Ticari

Koltuk Sayısı : 3

Trafikçe Çıkış Tarihi : 26.09.2006

Tescil Tarihi : 26.09.2006

Muayene Ücreti : 165,20

Geçikme Bedeli : 8,26

Sayın Müşterimiz, 2018 sayılı karayolları, Trafik Kanununun 35 nci maddesi, Araç Muayene İstasyonlarının Açılması İle İlgili Kanun ve Yönetmeliği ile ilgili diğer mevzuat ile T.C. Ulaştırma, Denizcilik ve Haberleşme Bakanlığı talimatları çerçevesinde muayene yapılmıştır. Araçınızın periyodik muayenesi sonucunda; aşağıda belirtilen ağır kusur(lar) tespit edilmiştir. Araçınızın muayenesi, tespit edilen ağır kusurların giderilmesinden önce tüm tespit edilen ağır kusurların giderilmesi gerekmektedir ve ağır kusurlar giderilene kadar araçınızın muayenesi onaylanmaz. Araçınızın ücretsiz muayene tekrarı, aynı araç muayene istasyonunda bir önceki ücretli muayene tarihinde tespit edilen ağır kusurların giderilmesinden önce yapılmaz. Aynı araç muayene istasyonunda bir önceki ücretli muayene tarihinde tespit edilen ağır kusurların giderilmesinden önce yapılan muayene tekrarı, aynı araç muayene istasyonunda bir önceki ücretli muayene tarihinde tespit edilen ağır kusurların giderilmesinden önce yapılmaz. Aynı araç muayene istasyonunda bir önceki ücretli muayene tarihinde tespit edilen ağır kusurların giderilmesinden önce yapılan muayene tekrarı, aynı araç muayene istasyonunda bir önceki ücretli muayene tarihinde tespit edilen ağır kusurların giderilmesinden önce yapılmaz.

Fren Ölçüm Değeri (daN)	Sol	Sag	Sapma (%)	Sol	Sag	Frenleme Oranı (%)	Bloke
1-AKS	387,0	407,0	5	0,5	0,5	100	Bloke
2-AKS	221,0	204,0	5	0,5	0,5	100	Bloke
El Freni	196,0	158,0					

Far Değerleri	Işık Şiddeti (Lux)		Kırılma (%)		Sapma (%)	
	Sol	Sag	Sol	Sag	Sol	Sag
Uzun Far	59,1	59,1	-0,8	-0,7	-3,2	1,8
Kısa Far	19,6	19,6	-1,0	-0,6	2,0	2,7

Sis Fari	Sol	Sag	Sis Fari Geçirgenliği (%)
1	8,0	6,2	100

Kusur No	Kusur Açıklaması
09.10	Arka Park Lambası rengi yönetmeliğe uygun değil
14.11	Fren lambaları ve sinyal lambalarının rengi solmuş.
11.13	Motor yağ seviyesi kontrol edilmiş.
01.11	Camlar temiz ve kırık bulunmamıştır.
01.11	Plaka ışıklandırma lambaları fonksiyonunu yenne getirmiyor.

Muayene Sonucu: AĞIR KUSURLU. MUAYENE ONAYLANMADI ETİKET VERİLMEDİ

Muayene Tekrarının Son Tarihi: 16.03.2014

Araç Muayene Teknisyeni: [İmza]

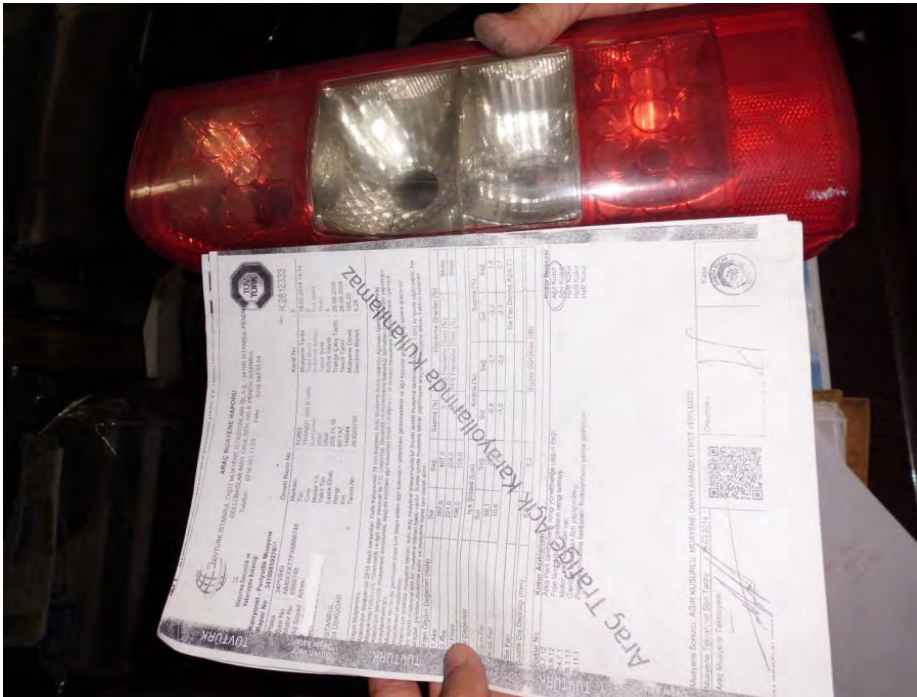
Onaylayan: [İmza]

Kısa Far Geçirgenliği (dB) : 8,0 / 6,2

Egzoz Gürültüsü (dB) : [Değer]

Kusur Berabercesi : AĞIR KUSUR, AĞIR KUSUR, AĞIR KUSUR, AĞIR KUSUR, AĞIR KUSUR

EQUAL SPARE PART CONTROL



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SECURE REPAIR METHODS

Security control in accident repairs is one of the main elements in the new definition of modern insurance expertise.

The system should be designed in such a way that the insurance experts have the vehicle accident repairs done irrespective of any advantages expected by the automotive or insurance companies, and that the optimum repair costs are kept within legal limits for the protection of human life and property.

Furthermore; it is stated in the Regulations for Insurance Experts, Article **19/b** under **“Protection of national wealth, the environment and third parties”**: After determining whether or not the repair has been done properly, experts inform the relevant offices or the Executive Committee for the information to be passed on to the relevant offices, about life endangering repairs or irreparable vehicles so that necessary measures can be taken. This provision directly gives the expert responsibility and authority in this area.

For this reason experts are assigned the task of setting standards for the repair of people`s vehicles.





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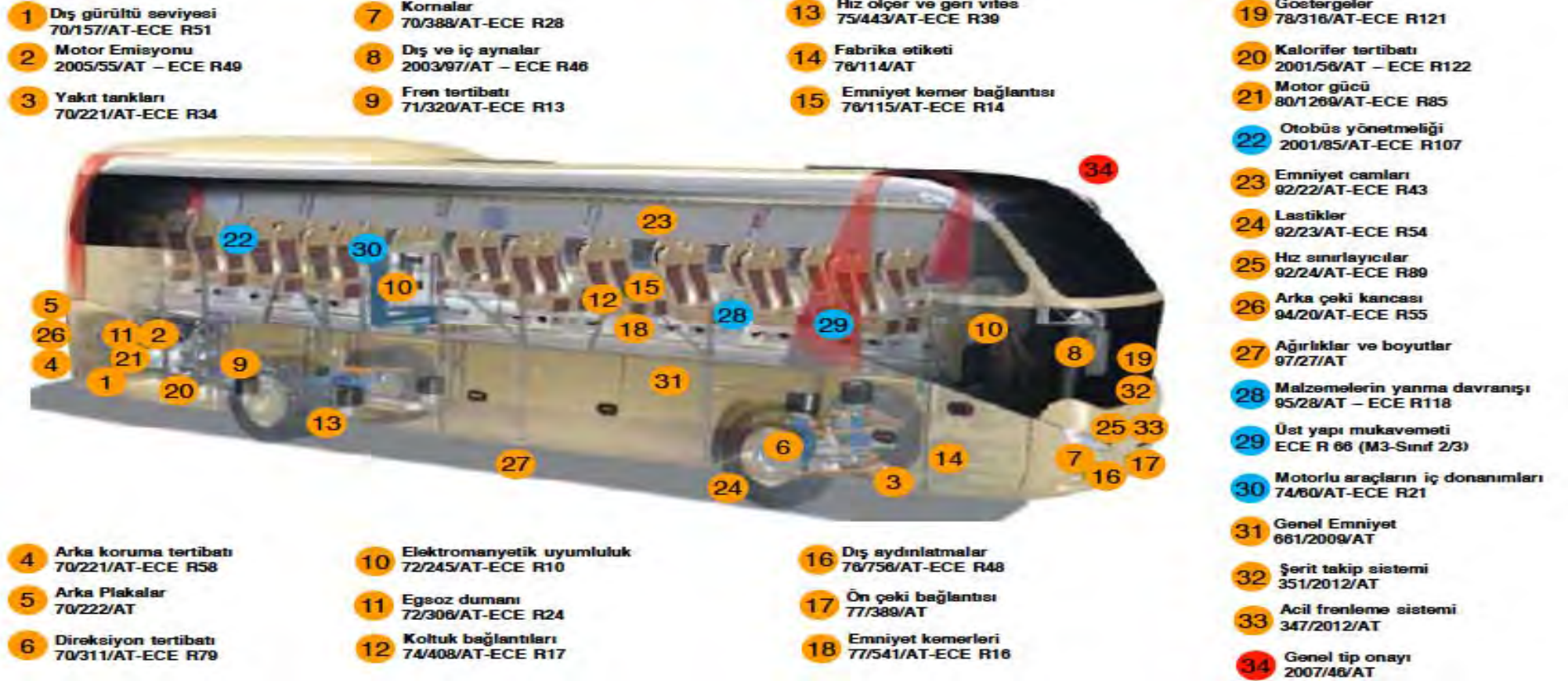
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Approval for Bus Type



Requirements arising from the Competition laws and technical legislations concerning vehicles can only be refereed by an expertise service equipped with knowledge, capability and responsibility.

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4-THE PROJECT OF IMPROVED APPRAISAL SYSTEM

The Ministry of Justice confirms that the “**Improved Appraisal System Project**” which is operational within the European Union Equalization Project is being acted upon.

The aim of this project is to ensure that, with the Courts deciding upon the working standards for experts, their reports are based on objective criteria and homogenised.

5-TRAINING PROJECTS

- Behavioural science about insurance experts and training in strategic communication
- Security Parts, Equal Part, and training in Automotive
- Training in secure repair on a par with international standards
- Training in Place of Incident and investigation of legal documents
- Training in investigation of traffic accidents and knowledge of traffic rules
- Programmes to train expert assistants



CONCLUSION and GENERAL ASSESSMENT



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