

Collision centers and insurance companies often use specialized words, terminology and acronyms. Below is some of the most commonly used definitions.

Aftermarket parts - replacement parts not made by the original equipment manufacturer (OEM). These parts may or may not meet manufacturer standards of the OEM parts. See also OEM parts, LKQ parts, replacement parts, used parts, recycled parts and salvage parts.

Airbag deployment – the activation of the passive restraint system (the driver, passenger or side airbag) during a crash or other incident. If an airbag has been deployed, it must be replaced by a qualified technician.

Appearance allowance - compensation by the insurance company for repairs not performed, typically for superficial damage.

Automotive recycler – a business that buys and stores wrecked or damaged vehicles including those totaled by insurance companies. The recycler dismantles the vehicle to sell the parts to collision centers or consumers or to sell them as scrap metal. Also called a junkyard, wrecking yard, or salvage yard. See also recycle parts.

Basecoat/clearcoat - a paint system in which the color effect is produced by applying a highly pigmented coat of paint (basecoat) followed by a transparent coat to provide gloss and durability (clearcoat).

Bench - a heavy metal platform used to restore a vehicle's structural geometry to factory specifications. This is done by securing a portion of the vehicle to the platform, then pulling appropriate areas of the vehicle into place using special clamps, chains and hydraulics. Also, see Frame machine and pull.

Betterment - a reduction in a claim payment for replacing a vehicle component that is worn. Betterment is typically applied to items such as tires, batteries, and exhaust parts. For example, if a tire showing 75% wear is damaged during an accident, it would not be feasible to find another tire like it that is also 75% worn out. So the collision center replaces it with a new tire and the insurance company deducts the amount of improvement from the claim total as betterment. The new tire is “better” than the damaged one. The premise is that the insurance company is only obligated to return the vehicle to its pre-accident condition. See pre-accident condition.

Blending - the process of overlapping paint into an adjacent panel to reduce color variations. Because a slight color variation is most noticeable where a newly painted panel is next to an existing panel, blending gradually fades one color into the other so there is no noticeable difference. See tinting.

CAPA - Certified Auto Parts Association - a consumer advocates group that certifies aftermarket parts (funded by the insurance industry and the manufacturers of aftermarket parts).

Chip guard - a chip resistant, protective coating normally applied to lower panels to minimize stones and other object from chipping the paint finish. Also called a stone guard.

Chipping – pits and gaps in a vehicle’s paint due to impact from sharp objects, such as stones.

Claim adjuster - a person responsible for assessing the damage to your vehicle and settling a claim. The adjuster may work for the insurance company or he may be hired by them. See insurance adjuster, independent adjuster.

Claimant - an individual who presents a claim against another party's insurance carrier. The insurance company sometimes calls this the third party. See insured.

Clearcoat – a transparent coating that provides gloss and protection to a vehicles finish. The topcoat in a basecoat/clearcoat paint system, also called clear.

Coat - a single layer of paint applied to a surface.

Collision insurance – insurance that covers damage to the insured vehicle caused by collision with any object, stationary or moving. This coverage pays for the repair of a vehicle after a crash. See liability insurance.

Color sand and buff - the process of sanding a repainted surface with ultra fine sandpaper to remove minor surface imperfections in the paint. The repainted parts are then buffed to restore original gloss.

Compounding - using an abrasive material on a surface to remove small imperfections. This can be done either by hand or by machine. Also called polishing.

Computer estimate– an estimate of the cost to restore your vehicle back to its pre-accident condition prepared with the aid of computer software. Almost all modern body shops use computer estimates today. See estimate, pre-accident condition.

Corrosion – deterioration of a metal due to oxidation. In the case of iron and steel, corrosion is often referred to as rusting.

Corrosion protection – chemical additives applied to surfaces to reduce the tendency for corrosion to form.

Coverage - protection and benefits provided by an insurance policy. Coverage varies from company to company. Always read your policy carefully. The lower cost policy may not provide the same coverage at a higher priced one.

Deductible - the amount of a claim that is paid by the insured before insurance payment

begins.

Degreasing - the removal from a surface of contaminants such as oil and grease. Failure to remove such contaminants can lead to defects, such as poor paint adhesion.

Detailing – a final and thorough cleaning of the inside and outside of a vehicle to remove dust, dirt and other materials that may have accumulated during the repair process.

Direct gloss – a paint system using a coat of paint containing pigment and resin that gives the desired gloss level without the need of the application of a clearcoat. Also, see clearcoat and two-stage color.

DRP - Direct Repair Program – a program that often involves a contractual agreement between a body shop and an insurance company. (Please see, **DRP** in the Helpful Information page)

Drying - the process in which a coating changes from a liquid to a solid due to evaporation of a solvent, a chemical reaction of the binding medium, or a combination of these processes. When drying takes place during exposure to air at normal temperatures, it is called “air drying.” The process can be accelerated by the application of heat, in which case it is called “force-drying” or bake.

Edge-to-edge repair – repair of a complete panel as opposed to a partial or spot repair.

Estimate – the approximate cost to restore your vehicle back to its pre-accident condition. Estimates are written estimations of the charges — they are not quotes. Additional damages may be found after repair has begun, in which case the charges will increase. See pre-accident condition, computer estimate, supplement, hidden damage.

FEA –Front End Alignment – the procedure that adjusts the wheels of the vehicle to minimize tire wear and provide vehicle stability. It can be either a 2-wheel or 4-wheel alignment.

Flex additive - a material added to paint to make it flexible for use on soft, flexible parts, such as bumper covers and side moldings.

Frame - a square, rectangular, or tubular steel undercarriage on which the suspension, drive train, engine, and body are attached. Most late model vehicles use unibody construction, which supports the structural load using the vehicle external skin. Most automobiles use unibody construction while most pickup trucks use frame construction.

Frame machine – a heavy metal platform used to restore a vehicle's structural geometry to factory specifications. This is done by securing a portion of the vehicle to the platform, then pulling appropriate areas of the vehicle into place using special clamps, chains and hydraulics. Also called a frame rack or bench. See bench and pull.

Gloss - the degree to which a painted surface reflects light in a mirror-like manner.

Hazardous waste disposal fee - a charge assessed by many collision centers to pay for the disposal of the wastes generated while repairing your vehicle. These wastes are unusable by-products created during the repair and painting process that cannot be disposed of through normal waste disposal.

Hidden damage – additional damage to a vehicle that cannot be seen until repairs have begun. Since estimates are based on visible damage, supplements must be prepared when such additional damage is found. See estimate, supplement.

Independent adjuster - a person hired by an insurance company, fleet company, or other party to assess the damage to your vehicle. See insurance adjuster, claim adjuster.

Insurance adjuster - a person from the insurance company responsible for assessing the damage to your vehicle and settling a claim. See claim adjuster, independent adjuster.

Insurance estimate - the preliminary assessment of damages and costs of repairs that will be used as a guideline for making repairs to the vehicle.

Insured – the person or company covered by an insurance policy. Insurance companies sometimes call this the first party. See claimant.

Insurer - an organization that provides insurance; the insurance company.

Liability insurance – insurance that provides protection for the insured against financial loss against claims of financial damage from others. In other words, it pays for repair of the other person's vehicle if you caused it to be damaged and it was your fault. See collision insurance.

Lien - a legal right to the vehicle by a third party to ensure the repayment of a debt or other financial obligation. This most often occurs due to an auto loan. See mechanic's lien.

Lienholder - a person or organization that has a financial interest in your vehicle up to the amount of money borrowed or still owed on the vehicle. See lien, mechanic's lien.

LKQ - Like Kind and Quality - a used part salvaged from another vehicle. Such parts may be specified by the insurance company. Also called recycled part or used part.

Masking - temporary covering of areas not to be painted, usually with tape and/or paper.

Mechanic's lien - a legal right to the vehicle by an auto repair shop to ensure the repayment for the cost of repairs to the vehicle. If a consumer fails to pay for repairs to his or her vehicle, a body shop or other repair facility has the right to repossess the vehicle (only when proper procedures are followed). See lien, repossession.

Metallic – a finish that incorporates fine metal particles in the paint.

OEM – Original Equipment Manufacturer – the company that originally made your vehicle.

OEM parts – parts sold by the original equipment manufacturer (OEM). See also aftermarket parts, replacement parts, used parts, recycled parts, LKQ parts and salvage parts.

O/H - Overhaul - remove an assembly, disassemble, clean, and visually inspect it, replace needed parts, reassemble and reinstall on the vehicle making any necessary adjustments.

Overlap - an automatic deduction made by an estimating system when two processes have duplicate operations. Since the operation is only performed once, the excess charges are not allowed.

Paint and materials - a charge for paint products and other materials, such as sandpaper and polishing pads, used to repair your vehicle.

Passive restraint system - a passenger safety system, such as an air-bag, that activates automatically in the event of a collision or other incident.

PDR - Paintless Dent Repair - the process using specialty tools to remove minor, rounded dents without damaging the paint. This process is frequently used to remove hail damage and parking lot dings.

Pearl – a type of finish that incorporates mica particles in the paint to produce a pearl-like appearance.

Pigment - the material in paint that produces color. A pigment differs from a dye in that a pigment is insoluble in the media in which it is used while a dye is soluble.

Prep – short for preparatory work - the process of washing, degreasing, and lightly abrading a panel prior to applying paint. Improper prep work can result in paint peeling at a later time.

Pre-accident condition – the condition your vehicle was in prior to being damaged in a collision. This is the target condition most body shops strive to attain.

Pretreatment - the chemical treatment of unpainted metal surfaces prior to painting, in order to enhance adhesion and corrosion resistance.

Primer - the first layer of a coating system, applied to an unpainted surface. The purpose of primer is to protect the surface from corrosion and properly prepare it for the next coat. It must have excellent adhesion to the substrate and to the coating that follows.

Primer-sealer – a combination primer and sealer, designed to improve adhesion of the basecoat and to seal old painted surfaces that have been sanded.

Prior damage – damage to a vehicle that was sustained in a previous accident, but not repaired. Insurance companies routinely deduct for prior damage on the basis that the damage was paid for or should have been paid for with the previous claim (if any).

Pull – the method by which a vehicle's structural geometry is restored to factory specifications. A portion of the vehicle is secured to the platform and appropriate areas of the vehicle are pulled into place using special clamps, chains, and hydraulics. See bench, frame machine.

R & I - Remove and Install – used on estimates to refer to the removal of a part from a vehicle and reinstallation of the same part after the repair has been completed. Such parts are routinely removed so that repairs and/or painting can be performed without damaging the part. Not to be confused with R & R.

R & R - Remove and Replace – used to refer to removal of a part from a vehicle followed by replacement with a new part. Such parts are replaced because they are beyond repair or the cost of repair is greater than the cost to replace. Not to be confused with R & I.

Recycled part - a used part obtained from a salvage yard. Such parts may be specified by the insurance company. Also, see LKQ, OEM parts, aftermarket parts, replacement parts, salvage parts and used parts.

Re-inspection - an inspection made by insurance personnel after repairs to a vehicle are completed. This is done to make sure the work done by the body shop was done properly and according to the estimate.

Rental reimbursement - optional coverage provided by your insurance company to help pay the cost of a rental vehicle when your vehicle is disabled as the result of a covered accident.

Repair authorization – the act by which a consumer gives the collision center permission (usually in writing) to repair his or her automobile. This authorization is sometimes contingent upon the insurance company settlement process.

Remanufactured part - a used, original factory part that has been refurbished to like-new condition. A typical remanufactured part is a bumper cover, which can be easily reformed back to the original shape, also called reconditioned part.

Replacement part - any parts used to replace damaged parts on your vehicle. These may be new parts, both OEM and after-market, or recycled parts. See also OEM parts, LKQ parts, aftermarket parts, used parts, recycled parts and salvage parts.

Repossession – when a financial institution (or a repair facility in the case of a mechanic’s lien) takes possession of a vehicle because the vehicle owner fails to make a payment. See lien, mechanic’s lien.

Rubbing compound - an abrasive paste that smoothes and polishes paint films. Also known as polishing compound. See also compounding.

Salvage parts - parts obtained from a salvage yard. Such parts may be specified by the insurance company, also called a recycled part. See also LKQ parts, OEM parts, aftermarket parts, replacement parts, recycled parts and used parts.

Salvage value - the amount a salvage yard will pay for your damaged vehicle. This amount is used to determine whether your vehicle is a total loss or not. See also total loss.

Salvage yard – a business that buys and stores wrecked or damaged vehicles including those totaled by insurance companies. The salvage yard dismantles the vehicle to sell the parts to collision centers or consumers or to sell them as scrap metal. Also called a junkyard, wrecking yard, or Automotive Recycler. See also recycle parts, total loss.

Sectioning - a repair method in which only a portion of a damaged panel is replaced.

Subrogation - when one insurance company pursues another for payment. It is sometimes more expedient to have your insurance company initially pay to repair your vehicle and let them negotiate with the other party's insurance over who is at fault.

Sealer - an undercoat that improves the adhesion of the basecoat, designed to seal old painted surfaces that have been sanded.

Solid color - a coating that contains only colored pigments and no additives such as aluminums and micas (used to create metallic’s and pearls).

Solvent – a liquid used to carry pigments, polymers, and other materials used in coating systems. Solvents are also used to reduce viscosity of the coatings to make them easier to spray and apply. Solvents evaporate during application and drying process, which means they do not become a part of the dried film. In conventional coatings the solvents are organic compounds such as alcohols, esters, and ketones. In an effort to reduce air pollution, newer waterborne systems use a mixture of organic solvents with water. Over the next few years, waterborne systems will probably replace organic solvents.

Steering - the illegal practice of influencing a vehicle owner to take their vehicle to a particular person or body shop for repairs. You have the right to choose which body shop will repair your vehicle.

Substrate - the unpainted surface; the bare metal surface.

Supplement – a detailing of the repair charges for additional damage found after repairs have begun. Often it is not possible to determine all the damages to a vehicle until it is disassembled. Original estimates are generally based on visible damage. If additional damage is discovered after repairs are begun, a supplement is prepared and submitted to the consumer and/or insurance company for approval. See also, tear down and hidden damage.

Tack rag – a rag made of cotton fabric, such as cheesecloth, lightly impregnated with a resin, used to remove dust from a surface after rubbing down and prior to further painting.

Tape marking - the mark caused by applying masking tape to a newly painted surface before it has time to harden.

Tear down – the process of removing damaged parts from a vehicle in order to determine the extent of hidden damages. Sometimes an insurance company will order (and pay for) a tear down before issuing a final estimate. This especially true if the vehicle is close to being totaled and hidden damages may be the determining factor. See hidden damage, estimate, total loss.

Thinner – a blend of volatile organic solvents added to the paint to reduce it to the correct viscosity for application. See also, solvent.

Third party claim - claims for damage to the vehicle of a person not insured by the insurance company. See claimant, insured.

Three-stage color - a color system consisting of three parts: a basecoat, a midcoat, and a clearcoat. Metallics and pearls are often three-stage colors. Also called three-coat or tri-coat. See also two-stage color.

Tint and blend - see tinting, blending.

Tinter - a colored pigment or paint mixture used to mix color. Typically a painter will input a color code from the vehicle into a computer that uses various tinters to reproduce the color of the vehicle. Tinters are also used to make small adjustments in color when color variations occur. See tinting.

Tinting - the process of mixing toners to paint in order match the existing paint finish. Tinting is used to more closely match the color to that on the vehicle.

Topcoat - the final layer of a coating system. The topcoat may also impart ultra violet (UV) protection from sunlight.

Total loss – when the cost to repair a damaged vehicle is greater than the value of the vehicle. Factors included in the decision to total a vehicle are the anticipated cost of repairs, any rental charges, and the salvage value. If your vehicle is totaled, the insurance

company is, in effect, buying your vehicle from you. Negotiation over the purchase price is completely appropriate. You also have the choice to keep the vehicle and have it repaired, but the amount the insurance company will pay you will be less than the cost of the repairs. See also salvage value.

Touch-up – applying paint to a localized area. For example, covering up a small scratch. Typically touch ups do not look as good as a correctly applied paint.

Two-part – a paint supplied in two parts that must be mixed together in the correct proportions before use. The mixture will remain usable only for a limited period after mixing. Most modern paints are two-part systems. Also called two-pack.

Two-stage color - a color system consisting of two parts: a basecoat and a clearcoat. Solid colors are normally two-stage while metallics and pearls are usually three-stage colors. See also three-stage color.

Ultra violet light - a portion of the spectrum that is largely responsible for the degradation of paint films. UV light is invisible to the eye.

Undercoat - the first coat applied to a vehicle, typically a primer, sealer, or surfacer.

Unibody - the structural support found in most late model vehicles. Unibody construction supports the structural load using the vehicle external skin. The older method of support used an internal frame that was covered with a non-load-bearing skin. Most automobiles use unibody construction while most pickup trucks use frame construction.

Used part - a part obtained from a salvage yard. Such parts may be specified by the insurance company. Also called a recycled part. See also LKQ, OEM parts, aftermarket parts, replacement parts, used parts and salvage parts.

UV Absorbers - chemicals additives used in paint to absorb UV radiation to reduce paint degradation. See ultra violet light.

Uninsured motorist coverage - insurance coverage that may pay for your injuries or property damage caused by an uninsured motorist. In some cases, it may cover hit-and-run damage, unidentified drivers, and underinsured motorists. Review your coverage with your agent.

VIN - Vehicle Identification Number - a unique number that identifies each vehicle. While the primary purpose of the VIN is to identify your vehicle, it often contains important information concerning the equipment and options that were installed on your vehicle at the factory. This information allows the collision center to order the correct parts for your vehicle. Most estimates will have this number on it.