

INSPECTOR GUIDELINES

FIA is always looking for new inspectors and forensic mechanics nationwide. The services we provide include, but are not limited to: mechanical inspections, auto-repair assistance, used auto inspections, appraisals, and auto-fire inspections. If you are interested in working for FIA, please contact us immediately. Our staff is constantly growing to meet all of our customers' needs.

Why You Are Inspecting For FIA

We have enlisted your services for your expert opinion of what possible events occurred prior to, during, and after the damages and/or failures occurred. Determine the exact cause of damage by examining all of the damaged parts. Do not take the shop's opinion of what failed; make your own conclusion as to the cause and extent of damage. All prior service records, current repair order, customer complaint and the overall condition of the vehicle should help determine a logical conclusion as to what failed and why. Note if there are any technical service break downs or recalls. If you have questions or feel that you are not qualified to render an opinion on a particular claim, please call FIA immediately for technical advice or further instructions. All written field reports must have the 'Cause of Failure' field completed on page 2 of the report form; "UNKNOWN", "POSSIBLE", or other non-conclusive phrases are unacceptable! The report will be returned to you for proper completion of the cause of failure section, if necessary, prior to payment.

Guidelines

The following guidelines list the steps that must be taken when performing a mechanical inspection for FIA

- Upon receiving an inspection assignment from FIA call the shop to confirm the time that you will be there and that the vehicle is ready for inspection.
- All inspections must be completed within 24 hours of assignment; if there is going to be a delay please call and let us know so that we can make the proper adjustments. It is very important that we complete these in 24 hours.
- Upon going to the shop, contact the service writer and obtain copies of the repair order and service file if available.
- Verify the VIN number and the odometer reading from the vehicle. Do not use numbers supplied by the shop, always take them from the vehicle.

- Talk to the tech. working on the vehicle about the proposed repairs, look over all related parts and components, check the shop's conclusion. Do not go along with what the shop says: draw your own conclusions. Confirm the *cause and extent of damage*.
- Look vehicle over, noting any other mechanical problems, and bring them to the attention of the adjuster.
- Take photos of all related parts if requested by us or the adjuster, get pix of the odometer, rear quarter of vehicle and any trailer hitches. If there are signs of abuse or neglect prompt the adjuster at the time of the verbal for any photos if not already requested.
- Before leaving the shop, complete your written report on the supplied forms and call in your report to the warranty company using the toll free number that we supply. Identify yourself as a FIA inspector, do not use any other company names as this causes confusion, discuss the claim with the adjuster and answer any question that he or she has. Remember that both of you are mechanics, so please have concise technical answers to his or her questions. Remember that your written report and your verbal to the adjuster must match: always do the written report at the shop.
- Upon completion, send your report by regular mail to us and include any photos not already sent electronically, properly affixed to the supplied forms and detailed.
- If inspections are not completed within specified time limit FIA reserves the right to refuse payment.

Upon Receiving a Assignment From FIA

The inspector **MUST** call the repair facility to set up an appointment with the technician and to give his or her estimated time of arrival. This is to confirm that the vehicle is there and that it is ready for inspection, including any tear-down requested. It is the inspector's responsibility to confirm that the vehicle is available and ready for inspection. The inspector should also ask to speak with the contact person provided at the time of assignment, as this is the person who is most likely to have the correct information on the status of the vehicle. Please make a note of the person's name and the time you called in case there is a discrepancy later.

All FIA assignments are to be completed within 24 hours. Completed means the inspection performed, and the written, as well as the verbal, report complete. This means, if you receive a claim at 9:00 AM on Monday, you must call the repair shop to set up an appointment for no later than 9:00 AM on Tuesday. Sometimes, the shop will not be ready for you to inspect within the 24 hours (e.g. the vehicle may not be torn

down or the shop does not have enough racks.) In that case, call FIA immediately with an estimated time of arrival so that we can advise our client.

Reports

All inspections MUST be done on the supplied FIA report forms. Before leaving the facility, the report should be double checked to be sure the information for each section is completely filled out and is legible.

Please note, FIA has separate forms for auto and marine assignments. Please make sure you use the proper forms.

The 'Cause of Failure' and 'Extent of Damage' sections of your report are two of the most important sections of both the verbal and the written reports. A concise description of all of the damaged or failed parts involved in the claim is necessary, along with the cause of failure, if any. Please be detailed in your description. Note any related and/or non-related failures. Remember, be objective, and NEVER authorize any tear-down or repairs.

Prior to leaving the shop, your verbal report must be called in to the client and/or FIA (when applicable). If it is not possible to call from the shop, be prepared to return on your own time should the adjuster have any questions that you are not able to answer. The more complete your verbal report, the easier it is for the warranty company to make the correct decision regarding the claim. Give as much information as possible, but report only the FACTS. The verbal report is an important part of the inspection process, but it must be backed up by a thorough written report.

When calling in your verbal report, at times you will unfortunately be placed on hold. Since this is an important part of the inspection process, you will need to have patience when this occurs. If you rush your verbal because you have other inspections to complete, you could omit valuable information. Each inspection is as important as the next.

It is of the utmost importance that the written report matches the verbal report VERBATIM, so it must be complete and precisely accurate. If the final written report does not match the verbal report, this may also delay payment. In some cases this may cancel payment altogether or result in chargebacks. Keep in mind, it only takes one mistake to cause OUR Client to call someone else for the next inspection(s) they need.

When submitting your written report, it should be FAXED to our office the same day – from the shop if possible. If you don't have access to a FAX machine, you should call FIA for further instructions.

FIA requires that the original written report and related 35 mm photos be mailed to our office within seven (7) days of the inspection. If your photos are digital then they should be E-mailed to FIA that evening. The report will then be computerized and forwarded to the warranty company. If the report is incomplete or illegible, it will be returned to you for

completion. FIA will not pay for incomplete, illegible or late reports. We process reports in the order they are received, not the order in which the inspections were performed – so please do get your reports in promptly so we may pay you in a timely manner.

All written reports must have the 'Cause of Failure' field completed on page 2 of the report form; "UNKNOWN", "POSSIBLE", or other non-conclusive phrases are unacceptable! The report will be returned to you for proper completion of the cause of failure section, if necessary, prior to payment.

The Inspection

Upon arriving at the shop, ask the technician for copies of the repair order and service file if available. Verify the VIN number and the odometer reading from the vehicle – DO NOT use numbers supplied by the shop. In the course of your inspection, you should also check the vehicle for any leaks or signs of abuse. Verify all the fluids and note them on the inspection report. Are the leaks long-term or short-term? Were there any previous repairs to the vehicle? Check for boil-over stains. Also, check for any collision or accident damage that could have a bearing on this claim or future claims. Check for signs of neglect, modifications, commercial use, off-road use, signs of towing, etc. Should any of these factors be found, your findings must be documented with good, clear pictures. If a claim is denied based on your report, the warranty company will look to your report to substantiate their position. You must present a concise, accurate report with the necessary pictures to back you up.

It is helpful to speak with the technician who is doing the actual repairs on the vehicle, along with the service advisor or contact person given. Request a list of the parts the repair facility wants to replace and use it as a guideline. Have the technician explain why he or she wants to replace each part listed. This information should be included in both your verbal and your written report. Keep in mind that the shop has already advised the client of this parts list prior to your inspection. You are being sent to the shop to validate the need for each and every part on the list. *Remember, you are there to confirm the exact cause of failure and extent of damage.*

If you should run across damage during the course of your inspection that was not reported to the repair facility, be sure to advise the adjuster of this during your verbal report. It may or may not be of importance, but that is for the client to decide.

After going over all the evidence and the circumstances of the claim, using your mechanical background and experience, you will come to a logical conclusion. If a cause of failure is not obvious, the process of elimination of other possible causes will help determine a logical conclusion.

Sometimes, and for no apparent reason, mechanical devices fail. Make sure that before you report a material failure as the cause of damage, you have checked that it was not caused by overheating, a lubrication problem or may possibly be maintenance or service related. This may be critical in the impact of the claim. Collect the facts on all

present conditions to be included in the verbal report. Some of the failures may include sludge, rust, lack of lubrication, corrosion, calcification and overheating. Upon your completion of the inspection, the Service Advisor must sign the written inspection report form *before* you call in the verbal report.

Once in a while you may come across people who may not be cooperative. You should ALWAYS be as friendly and polite as possible. Make them aware that you are trying to help expedite the claim and the sooner you can get your report completed, the sooner the repairs can be made. If the contact person at the shop is extremely uncooperative, ask to speak with the Service Manager. This usually takes care of the problem. However, if you are still having trouble, call FIA and/or the client, explain what is happening and let us decide on a proper resolution

Photos

Some inspections require photos of the odometer reading and either a rear quarter shot with the vehicle's license plate or the VIN plate for identification purposes. There must also be enough photos of the failure(s) to document your findings. Sometimes photos of the undamaged parts can be just as important as those of the damaged parts. Keep in mind while going back to the parts list provided by the shop that the shop wants to repair or replace every part on the list. If you can see no damage to any of the alleged damaged parts, you need to support your findings with photos of the parts. If photos of the disputed parts are not provided, you may have to go back to the shop, at your own expense, to obtain the evidence. For inspections where the main purpose is to test drive, remember to take the proper identification photos, if required. ALWAYS have the shop representative drive the vehicle.

It is preferred that all inspectors use a digital camera with enough resolution to provide detailed pictures. Digital pictures are to be E-mailed each night to:

pix@fiainspectors.com

– the subject line should be the FIA Inspection Number. Identify the pictures using the FIA # - for example: 10000-1.jpg, 10000-2.jpg, 10000-3.jpg. Otherwise, you can zip the files and name the zip file using the FIA Inspection Number – for example: 10000.zip. Please E-mail the pictures each night, if possible. Reports will not be processed if pictures are not 35 mm or if the digital pictures are not E-mailed. Some companies require 35 mm pictures only; if so, you should consider using at least a 28x80 macro-zoom lens. Out of focus, overexposed or underexposed photos are NOT acceptable and will be returned. If your written report were to be lost or destroyed, the photos would be able to show what has or has not failed. A reduced fee will be paid on inspections that do not have adequate photos to support your findings. Since digital cameras are becoming less expensive and the quality of the image is getting better, FIA is suggesting all inspectors upgrade as soon as possible to digital equipment. It will pay for itself in terms of saving you the expense of film and also time, as you will be able to

submit your photos quickly and conveniently via our web site or E-mail daily.

Inspection Points

1. Head gaskets do not cause overheat; overheat causes head gaskets to fail. If a head gasket is blown, check the head with a straight edge and report your findings; you will most likely find the head is warped if the head gasket is blown. Note the maximum allowable tolerance for machining that engine during your verbal report.
2. Always boil the thermostat if overheat is suspected. Report any abnormalities regarding the thermostat, as a stuck thermostat can make a car overheat as well as no thermostat on some engines.
3. On all overheat claims, check the water pump for leakage.
4. Oil pumps do not fail – parts of oil pumps fail. Always photograph any oil pump problems, such as a stuck relief valve or broken oil pump drive. If a shop tells you that the damage is the result of a bad oil pump, ask them to show you why the oil pump stopped pumping oil – if they can't show you, don't report the oil pump as failed.
5. Have the shop remove more than one bearing cap for inspection. An accurate cause of failure cannot be determined without visually inspecting the condition of the bearings, rods and main, throughout the entire crank assembly, to verify if the damage is isolated or not.
6. You CANNOT authorize tear-down. You CANNOT tell the repair facility to perform any labor that will require payment, but you *can* ask. Anything more than removing an extra main/rod cap or two, a thermostat, or having an oil pump torn down may require the contract holder's approval. If the tear-down is authorized and the tear-down time is not excessive, try and wait to inspect what is needed – be reasonable. The more flexible you are, the more valuable you are as an inspector.
7. Never reveal the client or claim/contract number. Never discuss whether the repair will be paid or denied. Let the repair facility know it is not your decision – you are only there to report the 'cause and extent of damage'.
8. You must physically see and photograph all damage before reporting it. A good rule of thumb: if you can't see the alleged damage in order to take a photo of it, you should not include it in your report.

Helpful Hints

- Contact FIA immediately should you have a change of address, telephone number, pager number or FAX number so we may update our database.
- Notify us of any changes in your coverage area. If possible, please supply us with a map outlining your area of coverage.

- Remember to get the shop representative's signature on Page 2 of our forms. This will eliminate problems during invoicing.
- Take detailed notes. Leave no stone uncovered during your inspection.
- Mail all reports and photos to FIA as soon as possible following completion of the inspection.

A Few Other Points

- Remember that you are there to confirm the cause and extent of damage only, you do not have the authority to recommend any repairs or tear-down to the shop. Let the adjuster do this. We are there to determine the cause and extent of damage only.
- Do not attempt to solicit any work, or attempt to advertise any concern or business you might have. If you own or work in a local shop, remember that you are there as an impartial party and not to get work for yourself.
- Also please dress neatly.

If you have any questions, please do not hesitate to call. We would appreciate any advice which might allow us to provide better service to our customers. It is in this respect that everyone benefits.

Thank you for your time. We hope to have more work for you in the future.