

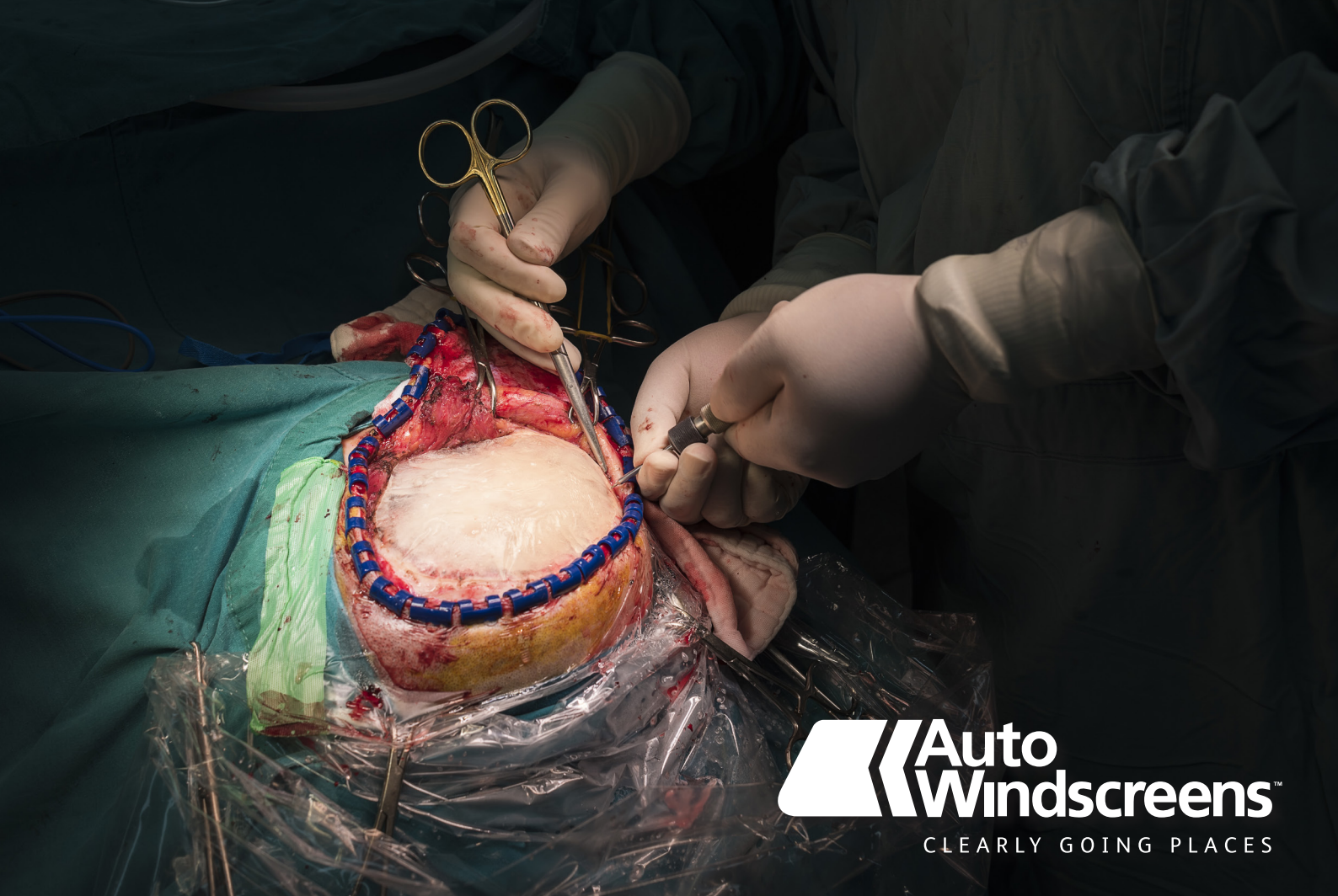
Insurance

BUSINESS U K



VEHICLE RECALIBRATION

what insurers need to know



**Auto
Windscreens™**
CLEARLY GOING PLACES

You don't have to be a brain surgeon...

to answer the following
question: "Would you let an
unapproved technician recalibrate
a car's **ADAS?**"

Just as the human brain controls the functions of the body, there is a central system that controls all the safety features in a vehicle. **If this is compromised, more than just the lights could go out!**

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Insurers - this is vital for your reputation

The vehicles your customers drive have changed – and if you're not careful you could effectively be encouraging them to put the wrong fuel in the tank



AT A GLANCE



4,000+

The number of dealerships Auto Windscreens is working with to ensure it uses the latest vehicle manufacturer technology



15%

ICDP recently stated that ADAS could help cut crashes by 15% in the main European markets by 2030



2017

The year in which Auto Windscreens launched the UK's only manufacturer-approved ADAS recalibration solution



2021

Auto Windscreens expects all new vehicles by 2021 to have some form of ADAS

SELF-DRIVING CARS may still be another five-10 years from going mainstream, while flying cars may never stretch beyond the realms of fantasy – but make no mistake, the vehicles we drive are not just changing, they have already changed.

Does your car boast cruise control? Emergency braking? How about assisted parking? These are just some of the features, collectively known as [advanced driver-assistance systems \(ADAS\)](#) that have already made their way into the vehicles most of us drive – and there are plenty more innovations to come. According to conservative estimates, these features are helping to cut

crashes by around 15% - with Mercedes-Benz collecting data back in 2014 to suggest they could cut rear-end collisions by 30%.

Yet despite the emergence of ADAS into the mainstream, some insurance companies are yet to implement one vital approach to their repair – and in the process are effectively encouraging their customers to put the wrong fuel in the tank.

[Find out more about Auto Windscreens ADAS recalibration now.](#)

What's the problem?

While these systems can be a massive boost to drivers, they need to be maintained just

like the tyres or oil of a car. If the customer needs a windscreen replacement or is involved in an accident, it's likely that their sensors will require some form of recalibra-

ADAS VEHICLE CALIBRATION



tion as they're usually located in vulnerable areas of the car like the windscreen itself, behind bumpers or in the grille at the front Auto Windscreens' MD Rupert Armitage tells Insurance Business. Unfortunately, in an effort to save on claims costs, some insurers are misguidedly reaching out to the after-market he says.

"When I joined the business three years ago, it was looking at after-market solutions," he says. "ADAS and recalibration was in its infancy then. We trialled the after-market and at the same time went out and talked to a large number of manufacturers to ask their advice on how they saw the picture emerging."

"Ultimately, we went with the manufacturers," he continues. "It was nothing to do with the cost of after-market equipment, it was not viewed as a revenue stream – but it

was to look after insurers, policyholders and the business by being as up to date with new tech as possible and ultimately protecting our reputation."

Now Armitage is urging insurers to do the same – to ensure that all ADAS recalibration is carried out by the manufacturers themselves.

"Every time a vehicle goes back to the manufacturer, there is more and more technology in the software," he says. "The reality is that you could go and have everything checked and it could be out-of-date the next day, even with a manufacturer. But that's a worst-case scenario - the problem we had with the after-market is that the system could be six months or 12 months old by the time it is reverse engineered and sent out to the network. This is a problem you don't have with the manufacturer."



[Use Auto Windscreens for 100% guaranteed manufacturer ADAS recalibration.](#)

What are the consequences of relying on the after-market?

In an era in which insurance purchases are often driven by comparison websites and price is seemingly everything to many customers, it can be tempting for insurers to grab a cheaper option – but that is a false economy, insists Armitage.

“I had a conversation with someone over in the USA this summer who told me he made about \$400 by turning to the after-market instead of a manufacturer to recalibrate a windscreen with ADAS – but I said to him, ‘the first time there’s a death linked to a failing ADAS, it’s going to come back and bite you properly,’” he says.

For proof, look no further than State Farm Auto Insurance in the US. In August 2017 it was slapped with a federal lawsuit for its supposed involvement in a defective car repair which allegedly contributed to a horrific accident. The insurer was accused of ‘forcing’ a car repairer to cut corners and costs by using an untested adhesive to replace the hail-damaged steel roof of a used 2010 Honda Fit. The lawsuit blamed the suspect car repair for the crushing and burning of the car owners when the vehicle was struck in a collision. The body shop director admitted under oath that the business violated the 2009-2013 Honda Fit Body Repair Manual when it used glue to replace the roof.

It’s an example that is likely to be replicated closer to home too. In January this year, a car smashed into the back of another close to junction 25 of the M62. The driver claimed he had expected the anti-collision system to brake automatically. Has he had a windscreen replaced recently? How was it recalibrated? Were a case like this to lead to a legal challenge over the use of after-market recalibration, the repercussions for the insurer could go far beyond any saving it hoped to make with a cheaper repair option.

“[Using the after-market] is like going to an optician, taking the prescription away and going to the supermarket and saying: ‘have you got anything near to this,’” said Armitage. “When it comes to windscreens there is no such thing as a ‘manufacturer approved equivalent’. Some of these places making after-market glass simply don’t

have the equipment to do it properly. Fitting windscreens like this is like putting substandard fuel in your car.”

So what should insurers do?

When it comes to vehicles with ADAS, Armitage firmly believes that insurers have to insist on working with the manufacturers and using approved original equipment (OE) – something he has demanded from Auto Windscreens.

“The complexity surrounding each manufacturer’s own intricate recalibration process can be akin to a car having brain surgery,” he explains. “Therefore you need the right specialists and tools.”

“That’s why we only work with OE 100% of the time with ADAS and have links to more than 4,000 dealerships. You get manufacturer advice, a manufacturer part, a manufacturer’s recalibration and they do a full diagnostic check. The customer of that insurer leaves with a vehicle that is 100% guaranteed the ADAS works. Without it, there’s no guarantee.”

With ADAS becoming ever more frequent in vehicles, so do the risks that surround them – fleets that do not use original equipment can lose their value when returned to the manufacturer at the end of a lease; while the ever-increasing threat of cyber breaches is another serious risk for systems that are not maintained properly.

“The reality is this is supposed to be life-saving equipment,” says Armitage. “But it is only life-saving if you maintain it as it should be. It’s up to insurers to insist that’s the case – every time. I don’t believe there is a significant cost difference between the two solutions now but the cost benefits are potentially enormous.”

[Learn more about Auto Windscreens’ ADAS recalibration and how it can help you maintain your relationship with your customers now.](#) **13**

ADAS FEATURES

Here is a list of ADAS features commonly incorporated into vehicles

- Adaptive cruise control (ACC)
- Adaptive light control: swivelling curve lights
- Automatic parking
- Automotive navigation system with typically GPS and TMC for providing up-to-date traffic information.
- Automotive night vision
- Blind spot monitor
- Collision avoidance system (Pre-crash system)
- Crosswind stabilisation
- Cruise control
- Driver drowsiness detection
- Driver monitoring system
- Electric vehicle warning sounds used in hybrids and plug-in electric vehicles
- Emergency driver assistance
- Forward collision warning
- Intersection assistance
- Hill descent control
- Intelligent speed adaptation or intelligent speed advice (ISA)
- Lane departure warning system
- Lane change assistance
- Night vision
- Parking sensor
- Pedestrian protection system
- Rain sensor
- Surround view system
- Traffic sign recognition
- Turning assistance
- Tyre pressure monitoring
- Vehicular communications system
- Wrong-way driving warning