

**GROUP RATING  
SERVICE AGREEMENT**

**JUNE 2001**



## **SERVICE COMMITMENT**

### **OBJECTIVE**

To define Thatcham's level of Service Commitment of liaison with Vehicle Manufacturers, to provide supporting information to the Group Rating Panel, via the ABI.

The document is applicable to the provision of information for Group Rating of both **Private Motor Vehicles** and **Light Commercial Vehicles**.

#### **Private Motor Vehicles**

Reference is made in the document to Group Rating Panel meetings. The dates of these meetings, held approximately 10 times per annum, will be advised to Manufacturers on an annual basis.

#### **Light Commercial Vehicles (up to 3.5 Tons)**

Because of the transparency of the LCV Group Rating system the ABI collate and issue listings on a quarterly basis, without reference to the Group Rating Panel. The dates of these issues will be advised to Manufacturers on an annual basis.

Where reference is made in the document to target Group Rating Panel meetings this should be interpreted as issue dates of group ratings for LCV's.

### **TIMINGS**

See attached Appendix A for private cars and A1 for Light Commercial Vehicles.

Timings outside this would be subject to negotiation with Thatcham/ABI to meet a specific Group Rating Panel date.

Timings given are minimum ones to meet target Group Rating Panel meeting dates. The earlier contact can be made with Thatcham and the ABI and information processed to generate an indicative group the more lead time will be available to respond to issues raised.

### **EXPECTATIONS OF THATCHAM**

Thatcham will advise ABI of any approaches from Manufacturers for vehicle impact, visual inspections or New Vehicle Security Assessments (NVSA) with a view to group rating application.

#### ***Impacts***

Thatcham will respond to a Manufacturer's request for an impact within 2 working days and schedule an impact within 20 working days of the request.

The manufacturer will provide a production representative vehicle for impact at least **7** working days prior to the agreed impact date to allow for vehicle preparation.

Within 15 working days of the impact Thatcham will provide the ABI and the Manufacturer with a D & R report, in a standard format, subject to service condition and parts information, including prices, being provided by the Manufacturer as detailed under **Expectations of Manufacturer.**

A fuller crash report, supporting the D & R report will be provided to the Manufacturer in CD ROM or hard copy format within 14 working days of the impact.  
There will be no charge for the initial two copies, subsequent copies will be charged at £150.

### ***Visual Inspections***

Thatcham will respond to a Manufacturer's request for a visual inspection within 2 working days and schedule a visual inspection within 15 working days of the request.

Within 15 working days of the visual inspection Thatcham will provide ABI and Manufacturer with a D & R report, in a standard format, subject to service condition and parts information being provided by the Manufacturer as detailed under **Expectations of Manufacturer.**

If the impact or visual inspection is to be used for the Group Rating submission there will be no charge.

If the impact or visual inspection is requested for the development of the vehicles Damageability and Repairability performance a charge will be made. Details of costs can be supplied on request.

### ***NVSA***

Thatcham will respond to a Manufacturer's request for a NVSA within 2 working days and to schedule an NVSA within 15 working days of the request.

Within 15 working days of the NVSA inspection, Thatcham will provide ABI and Manufacturer with a NVSA report, in a standard format, subject to supporting information being provided by the Manufacturer as detailed under **Expectations of Manufacturer.**

If the same vehicle is to be used for NVSA and D & R, activities will be consecutive not concurrent, unless prior arrangements are made.

If security system compliance is to form part of the NVSA, Thatcham will process the system subject to any delays or failures, within six months of the application.

If a vehicle is provisionally grouped (P) awaiting system compliance Thatcham will copy the ABI when the compliance letter is issued to the Manufacturer.

Thatcham will revise and reissue NVSA to the ABI and Manufacturer within 5 working days of compliance.

Thatcham will provide the ABI with copies of correspondence with a Manufacturer that may materially affect a grouping decision.

Thatcham will report verbally to the Group Rating Panel any information that may materially affect a grouping decision.

If the NVSA is to be used for the Group Rating submission there will be no charge.  
If the NVSA is requested for the development of the vehicle's Security performance a charge will be made. Details of costs can be supplied on request.

### **EXPECTATIONS OF ABI**

ABI will advise Thatcham of any approaches from Manufacturers for group rating application with a view to scheduling vehicle impact, visual inspection or NVSA and will liaise with Thatcham to update on progress of application.

If ABI is first point of contact advice needs to be at least thirteen weeks prior to anticipated group rating meeting date. If security system compliance is to form part of the NVSA Thatcham will require up to six months to fully process a system .

25 working days prior to agenda dispatch ABI will confirm models to be presented to Group Rating Panel.

The ABI reserve the right to provisionally group rate a vehicle using any available data if an application is not received prior to launch. A conservative estimate will be made where data is unavailable.

If the Manufacturer has advised the ABI of an anticipated target group at the time of application the ABI will indicate whether this is likely to be achievable. If the target group was not achieved at the panel meeting, the ABI will advise the Manufacturer prior to publication.

The ABI will adhere to any embargo dates that a Manufacturer stipulates. It must, however, be understood that it takes up to one month for all Insurers/brokers to be able to quote for new business.

### **EXPECTATIONS OF MANUFACTURER**

#### ***New Vehicles***

Manufacturer will advise Thatcham and/or ABI thirteen weeks prior to a group rating application for a new vehicle with a view to scheduling vehicle impact, visual inspection and NVSA and will liaise with Thatcham/ABI to update on progress of application.

Manufacturer will provide the ABI with a completed ABI questionnaire 25 working days before the group rating meeting date.

Timings outside this would be subject to negotiation with Thatcham/ABI to meet a specific Group Rating Panel date.

An actual impact will always be the preferred option for the establishment of Damageability and Repairability information. However it is understood that it may not always be possible to provide a vehicle within the required time frame and an alternative may be to provide a vehicle for visual inspection.

With higher volume vehicles the Group Rating Panel may reserve the right to request a vehicle for subsequent impact whilst the visually inspected vehicle is used in the interim to establish a Provisional (**P**) rating.

### ***Impact***

Manufacturer will request an impact of Thatcham 13 weeks prior to date of group rating application.

A production representative vehicle will be made available for impact.

Supporting information on service condition and parts prices etc (Appendix B) will be available at the time of impact.

### ***Visual Inspections***

Manufacturer will request a visual inspection of Thatcham 11 weeks prior to date of group rating application.

A production representative vehicle will be made available for inspection.

Supporting information on service condition and parts prices etc (Appendix C) will be available at time of visual inspection.

### ***NVSA***

Manufacturer will request an NVSA of Thatcham 11 weeks prior to the date of group rating application.

A production representative vehicle will be made available for inspection.

Supporting information and parts (Appendix D) will be available at time of NVSA.

If security system compliance is to form part of the NVSA the Manufacturer will make a system application six months prior to the NVSA, otherwise a grouping may be subject to a provisional (P) application.

If the same vehicle is to be used for NVSA and D&R activities will be consecutive not concurrent.

A flow diagram showing lines of communication for the above process is attached (Appendix E.)

### ***Additional Models***

Where a Manufacturer requires an additional model to be group rated they will provide the ABI with a completed questionnaire five weeks before the Group Rating Meeting. Where parts prices have changed since the last application the D & R report will be re-priced and provided with the questionnaire.

### ***Limited Editions***

A completed ABI questionnaire will be provided eight weeks prior to the Group Rating Meeting.

### ***Facelifts***

A Manufacturer must discuss with the ABI/Thatcham as to whether the vehicle qualifies as a facelift or new model and whether a new D & R or NVSA is required. If it is agreed new reports are not required the existing D & R report will be updated and provided together with an ABI questionnaire to the ABI five weeks before the Group rating Meeting.

If a new D & R report or NVSA is required the lead times as illustrated in Appendix A will be required. It is the Manufacturer's responsibility to make ABI/Thatcham aware that new reports are being submitted.

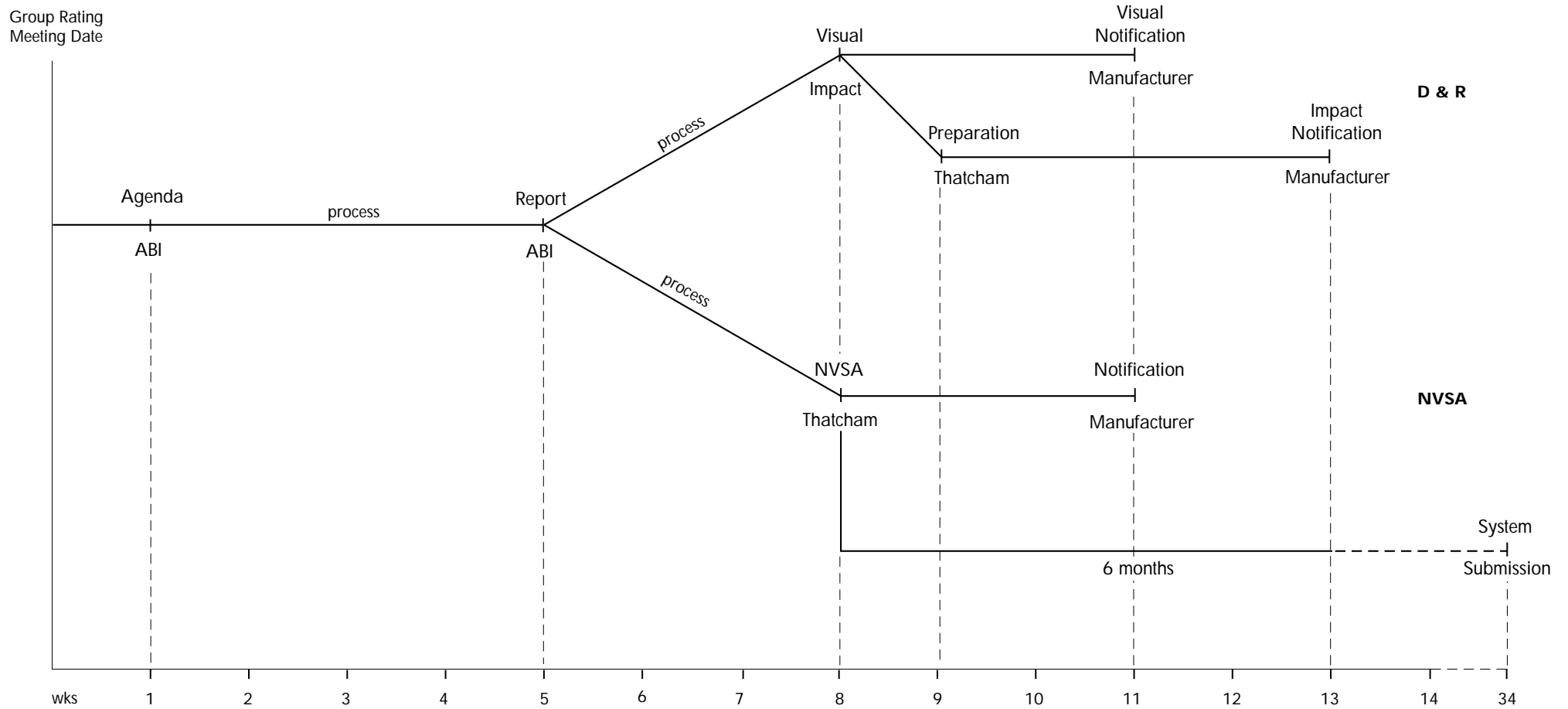
### ***Reviews***

If a Manufacturer requests that a vehicles group be reviewed due to revised parts pricing or a new NVSA then the D & R report must be updated and supplied with all relevant data five weeks prior to the Group rating Meeting.

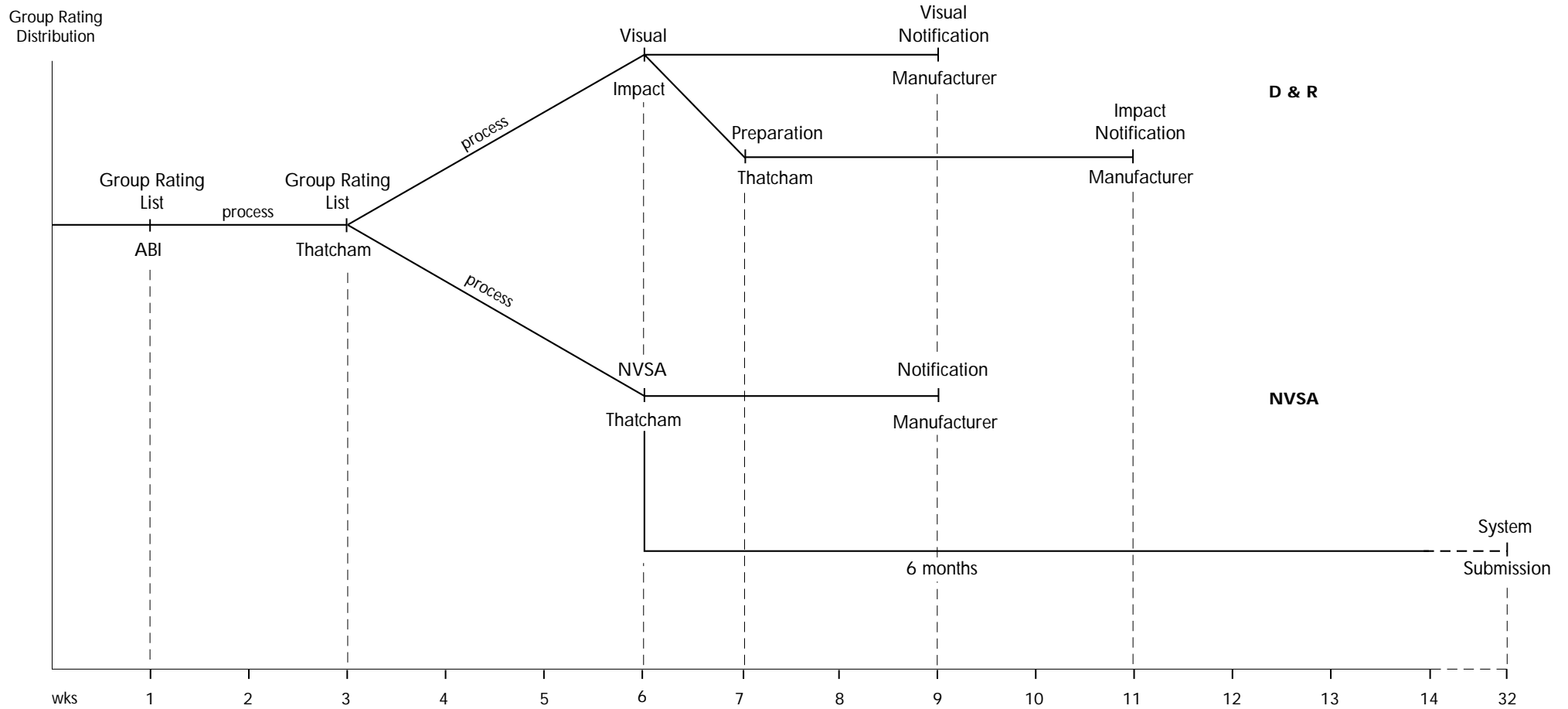
# Private cars

## Impact/ Visual Inspection/ NVSA for Group Rating Process

### Visual Representation



# Light Commercial vehicles Impact/ Visual Inspection/ NVSA for Group Rating Process Visual Representation



## **APPENDIX B – PART ONE**

### **GROUP RATING DAMAGEABILITY/REPAIRABILITY ACTUAL IMPACT ASSESSMENT**

An actual impact will always be the preferred option for the establishment of Damageability and Repairability information. However, it is understood that it may not always be possible to provide a vehicle within the required time frame and an alternative may be to provide a vehicle for visual inspection.

With higher volume vehicles the Group Rating Panel may reserve the right to request a vehicle for subsequent impact whilst the visually inspected vehicle is used in the interim to establish a Provisional (**P**) rating.

Information that is required by the M.I.R.R.C. engineers prior to carrying out an examination on an **IMPACTED** vehicle for group rating purposes.

#### **Parts Information**

- a) A parts fiche, CD, book or other readable medium, to identify the service condition of panels and for part numbering new part required.
- b) Contacts who will part number or confirm the part numbers selected, and provide current retail prices (not including VAT).

#### **Safety Belt Pre-tensioners**

Are safety belt pre-tensioners mechanically or electronically activated?

#### **Body Repair Manual**

This, if available, will assist with repair techniques?

#### **Paint**

What will be the main paint system?

- a) Solid non metallic
- b) Solid clear over base
- c) Metallic clear over base

All information for **ACTUAL IMPACT** damageability/repairability examinations, should be sent to:

Gordon Smart – Research Engineer, Group Rating  
Telephone: 01635 868855 Fax: 01635 871346  
e.mail: gordons@thatcham.org

## **APPENDIX B – PART TWO**

### **INSPECTION OF IMPACTED VEHICLES FOR GROUP RATING**

**Vehicles impacted at the Manufacturers or by another body, using the 15 KPH off set impact for insurance group rating purposes.**

Thatcham (The Motor Insurance Repair Research Centre) will not process manufacturers impact information for group rating, all information provided by the manufacturer relating to their impact, will be used as a guide only.

It will be necessary for Thatcham engineers to inspect the impacted vehicle, in order to produce a report for the group rating panel. The engineers will produce front and rear repair estimates for reinstating the vehicle back to a pre-accident condition.

Impacts which have been carried out on the opposite side to the UK requirement, can be used for inspection, providing, the construction is the same on the left and right. If there is a difference, Thatcham engineers will make an assessment using the impacted side as a guide.

If the impacted vehicle is not available for inspection, Thatcham engineers will have to carry out a visual inspection. The manufacturer must make a vehicle available for the visual inspection.

The inspection for group rating is an independent assessment that is carried out by Thatcham engineers. Manufacturer's information and repair techniques if available at the time of an inspection, will be taken into consideration and used as a guide when producing the front and rear repair estimates.

N.B. All vehicles repaired by Thatcham are monitored to verify the repair estimates. The ABI and the manufacturer will be notified of any cost saving modifications that arise during the repair, and a revised estimate will be produced.

## APPENDIX C

### GROUP RATING DAMAGEABILITY/ REPAIRABILITY VISUAL ASSESSMENT

Information that is required by the M.I.R.R.C. engineers, prior to carrying out a **VISUAL** examination for group rating purposes.

#### Parts Information

- c) A parts fiche, CD, book or other readable medium, to identify the service condition of panels and for part numbering new part required.
- d) Contacts who will part number or confirm the part numbers selected, and provide current retail prices (not including VAT).

#### Manufacturers Impact Information

If the Manufacturer has carried out front and rear 15KPH off set impact tests to RCAR standards, their information, if available, can be used as a guide when carrying out a visual inspection.

#### Safety Belt Pre-tensioners

If fitted, what impact speed will they activate?	}	If this information is not provided, the cost of an air bag and seat belt pre-tensioners will be included in the insurance group rating report.
	}	
<b>Airbag</b>	}	
If fitted, what impact speed with they activate?	}	

#### Body Repair Manual

This, if available will assist with repair techniques.

#### Paint

What will be the main paint system?

- d) Solid non metallic
- e) Solid clear over base
- f) Metallic clear over base

All information for **VISUAL** damageability/repairability examinations, should be sent to:

Gordon Smart – Research Engineer, Group Rating  
Telephone: 01635 868855 Fax: 01635 871346  
e.mail: gordons@thatcham.org

**Paint**

What will be the main paint system?

- g) Solid non metallic
- h) Solid clear over base
- i) Metallic clear over base

All information for **ACTUAL IMPACT** damageability/repairability examinations, should be sent to:

Gordon Smart – Research Engineer, Group Rating  
Telephone: 01635 868855 Fax: 01635 871346  
e.mail: [gordons@thatcham.org](mailto:gordons@thatcham.org)

## **APPENDIX D**

### **NEW VEHICLE SECURITY ASSESSMENT FOR GROUP RATING (PASSENGER CAR/LCV)**

Information that is required by Thatcham, prior to carrying out a New Vehicle Security Assessment (NVSA) on vehicles for group rating purposes.

#### **Technical Information**

- a) A completed new Vehicle Security Assessment form.
- b) A parts fiche or manual, to identify the location of components complete with wiring diagrams.
- c) A contact who will confirm the parts traceable to VIN.

#### **Ignition Lock/Steering Lock**

Steering wheel and column complete if 400 n/m test is to be carried out on bench. 400 n/m test is more accurately carried out on vehicle than test bench.

#### **Peripheral Locks**

- a) Full set of door locks, boot/hatch/tailgate.
- b) Door latches.

#### **Additional Security Information**

- a) Additional mechanical security.
- b) bulkheads (LCV.)

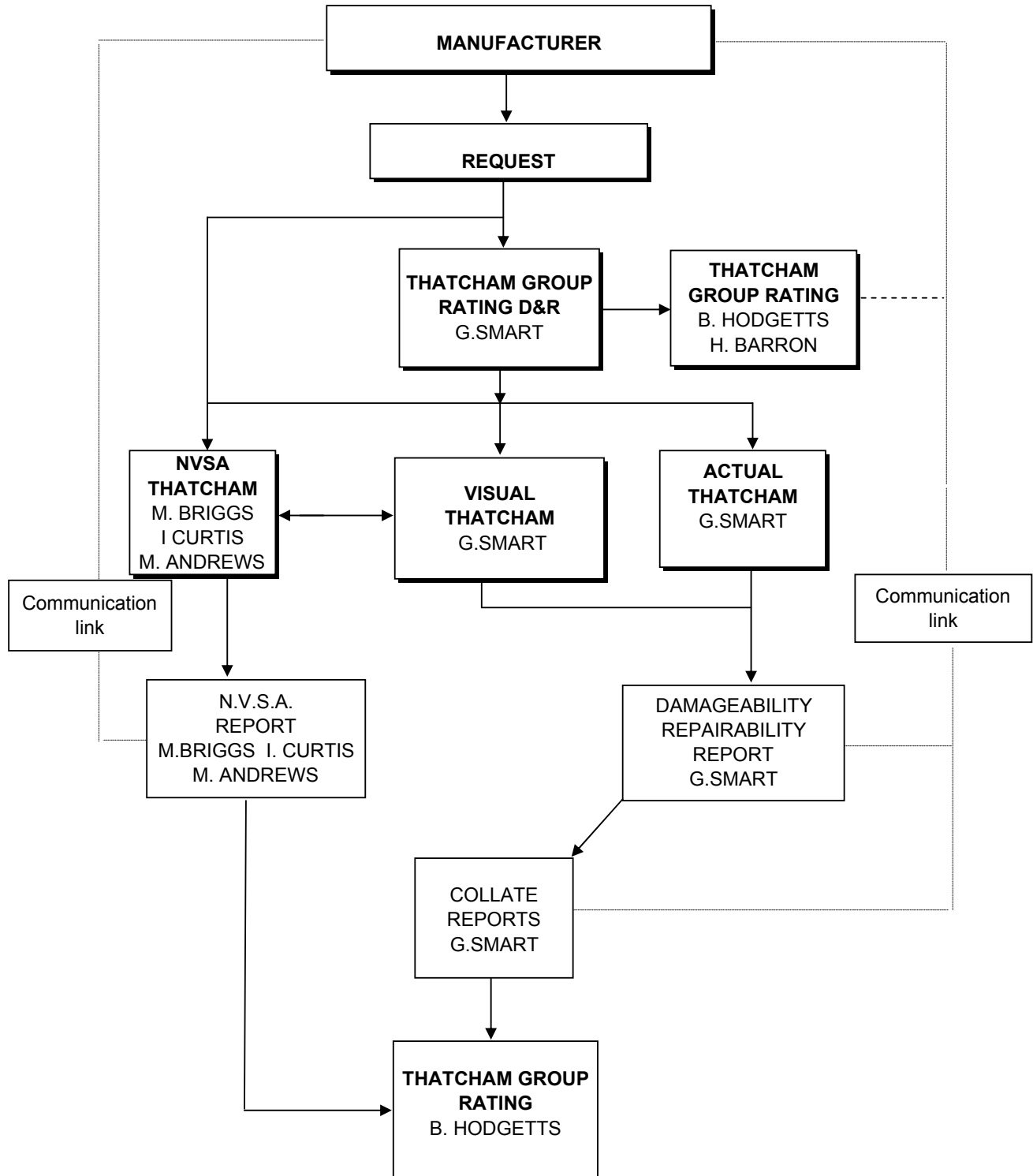
#### **Information for Traceability of components to VIN**

- a) ECU's containing VIN or code to VIN.
  - b) Information for TVIS
- All information for New Vehicle Security Assessments (Passenger car/LCV) should be sent to:

Mike Briggs – Team Leader, Vehicle Security  
Telephone: 01635 868855 Fax: 01635 294813  
e.mail: mikeb@thatcham.org

# Appendix E

## THE MOTOR INSURANCE REPAIR RESEARCH CENTRE INSURANCE GROUP RATING VEHICLE INSPECTION PROCEDURES



## APPENDIX F

### GROUP RATING CONTACTS THATCHAM

- Howard Barron**      **Group Rating Manager**  
**Responsible for the issue of all Insurance group rating data to British Insurers.**  
**Representative on Group Rating Panel**  
email: [howardb@thatcham.org](mailto:howardb@thatcham.org)  
tel. 01635 294832
- Barry Hodgetts**      **Group Rating Co-ordinator**  
**Responsible for collation of group rating information.**  
**Representative on Group Rating Panel**  
email: [barryh@thatcham.org](mailto:barryh@thatcham.org)  
tel. 01635 293143
- Mike Briggs**      **Team Leader – Vehicle Security**  
email: [mikeb@thatcham.org](mailto:mikeb@thatcham.org)  
Tel. 01635 294847
- Gordon Smart**      **Research Engineer, Group Rating**  
**Responsible for provision of group rating information and D & R reports**  
email: [gordons@thatcham.org](mailto:gordons@thatcham.org)  
Tel. 01635 294838