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| Gallagher Bassett |  |
|  | 7559942  : Gallagher Bassett |  |
|  | 7/6/2023 10:33:17 AM |  |

**Client Quick Summary**

* Release paperwork (YES) - Except if the unit is a total loss.
* When calling into CCC advise them you are calling on behalf of SCA not Gallagher Bassett.  Use office ID 72732 for all states except RI.  For RI use 57218.
* **If condition rating is average, rate as “clean” not “fair” in CCC.**
* **3 Salvage Bids required.**
* LKQ/Recon/AM over 2 calendar years old and over 24k miles
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* The **Settlement Decision** must be entered as **Repairable or Total Loss** under the **Settlement tab** in CCC One for ALL estimates.

**Client Fatal Error List**

* All Gallagher claims require a photo of the registration.  If unable to obtain photo you must document why in your report notes.
* **Advise CCC to email the completed valuation to**[**totalloss@sca-appraisal.com**](mailto:totalloss@sca-appraisal.com)
* **When calling in for CCC valuation advise you are calling on behalf of SCA not Gallagher Bassett**
* **If condition rating is average, rate as “clean” not “fair” in CCC.**
* **Gallagher wants the CCC valuation amount to include tax**

**Client Photo Rules**

**Repairable Damage Images**

* 4 corners that are clear and legible
* At least 4 photos of the damage area
* Impact height measurements in inches using a Keson Tape Measurer (straight on, level and showing contact with ground)
* Odometer
* License plate
* VIN Plate (Both Door and Windshield to confirm vehicle)
* Production date/MFG data plate
* Vehicle registration
* Unrelated Prior Damage (UPD)

**Required Total Loss Photos in Addition to the Above:**

* Airbag deployment
* Seatbelt deployment
* Radio/NAV
* Headliner condition
* Upholstery condition (front and rear seats)
* Carpet condition (front and rear - be sure to lift up floor mats)
* Tread depth measurements (all 4 tires)
* Doors and dash for vehicle options
* Windshields with attention to chips, pits and cracks
* Spare tire
* Engine compartment condition
* Engine with dipstick pulled to show oil level and condition
* Trunk of vehicle showing spare
* Any other needed photos to depict damage, UPD or conditioning

**Client Estimate/Supplement Release Rules**

* Yes - Release a copy of the estimate to vehicle owner and repair facility unless vehicle is deemed a total loss.

**Client Parts Application Rules**

* Utilize LKQ, Aftermarket and Reconditioned parts on all vehicles in excess of 2 years and 24k miles.
* A/M Parts must be CAPA certified or equivalent.
* No A/M sheet metal.
* Glass should always be replaced utilizing the most cost-efficient method.  Including but not limited to Safelite, NAGS, and local aftermarket suppliers.

**Client Total Loss Rules**

* Gallagher wants the CCC valuation amount to include tax.  The amount you record in your report notes must include tax along with the reference number.  You must also ask CCC to email the valuation to [**totalloss@sca-appraisal.com**](mailto:totalloss@sca-appraisal.com)**.**
* When calling into CCC advise them you are calling on behalf of SCA not Gallagher Bassett.  Use office ID 72732 for all states except RI.  For RI use 57218.
* **\*\*\*Very important** - Advise CCC to add Sales Tax to the evaluation, and advise CCC to email the completed valuation to [**totalloss@sca-appraisal.com**](mailto:totalloss@sca-appraisal.com)**.**
* If condition rating is average, rate as “clean” not “fair” in CCC.
* 3 Salvage Bids required, which must be listed on the Appraisal Report in the appropriate fields (not in the Appraisal Report comments). Salvage bids must be verifiable and legitimate. Gallagher Bassett will call highest bidder for pickup. Except for the following states: AL, FL, GA, IN,, KY, MI, MS, NC,  OH, SC, TN, VA,WV. If Salvage Bids are not obtained, we must present Copart Proquote. This client requires that we provide quotes back to them.
* FOR AL, FL, GA, IN,, KY, MI, MS, NC, OH, SC, TN, VA,WV, Obtain a Copart ProQuote and list the bid in the appropriate field on the Appraisal Report (not in the Appraisal Report comments).
* If Copart Proquote is not obtained, we must present 3 salvage bids. This client requires that we provide quotes back to them.

**Client Tow Charge Rules**

 Do not include towing, storage or teardown charges in estimate. List in Appraisal Report comments only and include a copy of the invoice/bill with your upload.

**Client Supplement Handling Rules**

* Repair facility information and the shop Tax ID number must be populated on all supplements. (The TIN must be listed under the license number in CCC)
* Supporting invoices and photos are always to be included on supplement uploads

**Client Betterment/Depreciation Rules**

* Apply betterment/depreciation on both insured and claimant vehicles on parts with a limited life expectancy; Tires, Batteries, Shocks, Mechanical etc.
* No betterment/depreciation needs to be taken if the replacement part estimated is an aftermarket, reconditioned or LKQ part unless the damaged part was non-OEM. (Not applicable on tires)
* Estimate line note should contain the life expectancy or tire tread depth to document the decision.

**Client Documentation Requirements**

* Complete the Core appraisal report in its entirety and provide specific detailed inspection notes.
* Always note in your report the approximate open items.  Provide an approximate supplement amount and an explanation of possible hidden damages and procedures.
* NADA Printout required on all files - Repairable or Total Loss
* Comment in your Appraisal Report the "Approximate Market Value" of the unit.

**Client Rates and Sales Tax Rules**

* Utilize local prevailing labor rates
* Utilize applicable tax rate

**Client Miscellaneous Rules**

* Review CCC Advisor Report and correct all errors/exceptions BEFORE locking/uploading estimate.
* If applicable, always supply a UPD estimate.