**Horace Mann**

**Client Quick Summary**

* Release paperwork (NO) - Unless required by State regulation.
* **IF TOTAL LOSS**: Fill out CCC and call in using clients office ID for your state.
* **IF TOTAL LOSS**: No Salvage Bids required.
* Review clients parts usage.
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* Always include a refreshed copy of the Advisor Report with all estimates

**Client Fatal Error List**

* Horace Mann is very particular about photo Quality.
* Vehicle Mileage – If the vehicle mileage is not available and an Oil Sticker or Service Record is available.  Enter that value in the estimate and mark it “NOT ACTUAL” Document the reason on your report why you were not able to obtain actual mileage.
* Fill out CCC and Call in request.  Add CCC request / reference # on your report, but DO NOT mention any value.
* All supplements require supporting invoices.
* If you add a paint and material cap/threshold to the estimate you will not get paid for the assignment.
* A/C Components to be at Body Rate
* Always double check vehicle options in CCC for repairable and total loss vehicles and condition rate vehicles properly if total loss. (Options accuracy is a MUST)

**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**

* No - Do not release a copy of the estimate to vehicle owner and repair facility, unless required by State Regulation.

**Client Parts Application Rules**

**Non-OE Parts**

* Only use certified Non-OEM parts - **CAPA Certified and MQVP non-OEM parts (aftermarket, reconditioned, remanufactured, etc.),**Non-OE crash parts may be utilized. Non-OEM parts may be used on all vehicles except current model year plus one. For example if the current model year is 2020, OEM would be utilized on all 2020 and 2019 vehicles.
* **Always provide the supplier info for the parts found on your estimate and supplements.**
* Call at least 3 salvage yards to search for ANY parts on your estimate that may be available. This search should be shown in the comments section of the SCA Appraisal Report. Any parts, if found, will need to have the name of the supplier on the estimate and phone number and any quote number given.
* Horace Mann does not write for Non-OE radiator supports or bumper reinforcements.
* Horace Mann does not write for LKQ Suspension or steering parts.
* A/M (NAPA, etc.) Suspension or steering parts are encouraged and authorized.
* Wheels should be written for repair for $125.00 @ Wheels America. If an exchange wheel is available for the repairable wheel then this can be written on current model years plus one as well.
* Contact local glass vendors, utilize Insurance installed price. Nags is not to be utilized.

**OEM Reconditioned/Remanufactured Parts**

* (OEM) reconditioned/ remanufactured parts will be utilized when available, on all vehicles except current model year plus one.  Meaning:  if the current model year is 2020, OEM would be utilized on all 2020 and 2019 vehicles.
* **Always provide the supplier info for the parts found on your estimate and supplements.**

**Recycled Parts**

* Recycled parts will be utilized when available, on all vehicles except current model year plus one.
* Horace Mann does not allow the use of recycled steering or suspension components.
* Horace Mann does not allow the use of recycled air bag or SRS components.
* **Always provide the supplier info for the parts found on your estimate and supplements.**

**Glass Replacement**

* Horace Mann utilizes Safelite pricing on all glass replacement, unless the glass is not available through Safelite, or utilizing Safelite glass would void the OE warranty.

**Air Conditioning (A/C) Systems**

* Refrigerant will be priced based on the capacity of the vehicle.
* Air Conditioning (A/C) refrigerant recovery will be paid when the refrigerant is still present in the system after the loss and it needs to be removed to do a repair or replace parts.

**Wheel Alignments**

* Wheel alignments will be listed when the vehicle is hit on the tire or wheel, if the vehicle left the roadway, or if the damages are extensive enough to have moved the suspension mounting points on the vehicle.  Also whenever suspension components have been replaced.
* Alignments will be written at the going rate in the area, and entered as a sublet item.

***These estimate guidelines are subject to, and superseded by- the local, state and federal laws, statutes, regulations, and fair claims settlement practices in each venue.***.

**Client Total Loss Rules**

* Fill out the CCC and call it in using the call in ID below.   
  All States Except Rhode Island: 03438  
  Rhode Island: 04875
* Add the CCC request/reference # on your “Appraisal Report”, but DO NOT add it to the remarks section of the estimate or mention any value.
* Tire Depth Gauge Measurements must be entered in the Evaluation.
* Be sure to rate each and every condition category separately and accurately. DO NOT rate all categories "Average" all the way through. Horace Mann will reject the evaluation and request a reinspection.
* Unrelated Prior Damage must be documented and itemized. (UPD Estimate)
* Never deduct value in the body or paint section, only “other adjustments”.
* No Salvage Bids needed.
* Identify all sets of keys on total losses and mention in your comments. Also, advise the vehicle owner that all keys must be in the vehicle when Copart picks up.

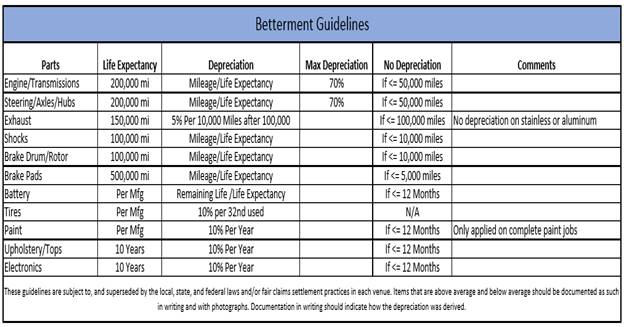
**Client Tow Charge Rules**

* Should be entered as Other Charges in CCC.  DO NOT enter the towing and storage rates as an estimate line

**Client Supplement Handling Rules**

* Horace Mann requires all supplements to be completed within 48 hours of receiving the request.
* All supplements over $200.00 in parts or 4 hours of additional repair labor on one panel MUST BE REINSPECTED.
* Parts price adjustment supplements must be accompanied by the parts invoices.
* DO NOT hold supplements to the end of repairs in order to “get it all on one supplement”. If you reinspect and see supplemental damage, photograph it, write it up and submit it…do not hold supplements open in anticipation of additional items. By the end of repairs, if three supplements are required, then three supplements are required.
* The following remarks must be listed in the remarks section of ALL estimates and supplements…“WE RESERVE THE RIGHT TO REINSPECT ANY ADDITIONAL DAMAGES BEFORE AUTHORIZING SUPPLEMENTAL REPAIRS CHARGES. Please request all reinspections/supplements from SCA online at [www..sca-appraisal.com](http://www.sca-appraisal.com/) or by contacting SCA at 800-572-8010 prior to ordering supplemental parts or repairing any supplemental damages.
* After calculating your supplement, be sure to cross check the market value of the vehicle. With the supplement amount or considering the open items, should the vehicle be totaled?  Make sure of the numbers before submitting the supplement.

**Client Betterment/Depreciation Rules**



* 70% maximum on betterment

**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.

\*SPECIAL ATTENTION ITEMS:

* A/C component (A/C condensers, A/C lines or hoses, A/C dryers, etc.) repair or replacement, you should be listed at Body Labor Rate. Body shop technicians routinely perform these operations.
* All reinspected supplements in the state of CA require a "One Page DOI Reinspection Report" - No exceptions.
* Bumper covers are never to be blended

\*SUGGESTED ALLOWANCES:

* There should be no Paint & Material threshold
* Flex Additive upon shop request
* Painted Pinstripes $35.00 1st Panel $10.00 each adl' Panel to a Max of $75.00
* Tape Stripes $15.00 Flat sublet- Labor is 0.3 per panel. 0.5 per entire side.
* Color Tint is allowable if not blending
* Antifreeze $12.00 gallon Coolant needs to be inputted as AM in CCC – unless requires OE.  Please this in documentation. **No OEM discount should apply.**
* Hazardous Waste $4.00 max
* Sand and Buff ONLY allowed on high end vehicles. Only allow if at the shop.
* Cover Car: do not allow
* Detail Vehicle Recovered Theft $75.00 Interior/ $75.00 Exterior- Max $150.00
* Set up and measure MUST be written as sheet metal. No exceptions.

**Client Contact Information**

* + For Material Damage questions contact: Chris Degnan 877-461-0010 x 8880