**Infinity Insurance**

**Client Quick Summary**

* Release paperwork (NO).  Unless required by State Regulation
* **IF TOTAL LOSS**: Fill out CCC/ No call in.
* **IF TOTAL LOSS**: No Salvage Bids required.
* LKQ/Recon/AM are to be used day 1 and up.  Always consider repair before replace.
* Do not inspect vehicles at Eli's Collision Center.
* For Material Damage related questions/issues contact your SCA Regional Appraisal Specialist or the Kemper MD rep listed in the ***Client Contact Information*** section below.
* Always include a copy of the Advisor Report with all estimates

**Client Fatal Error List**

* **If vehicle was inspected at the shop.  Document on your appraiser's report whether an Agreed Price was secured or not.**
* List all admin info for yard or shop including email address and tax id # on all estimates/supplements.  California losses: The Appraiser will need to verify the shop of choice has a valid BAR number. This includes repairable vehicles and total losses with regards to advance fees.
* Aftermarket Parts are to be used day 1 and up. Always consider repair before replace.
* Mandatory tire tread photos if vehicle is total loss or you are replacing a tire
* POI measurement photos are mandatory and must show Keson Rod touching the ground
* Frame set up and measure is to be written at 1-2 hours at body rate.
* Do not include blends, R&I’s or scans if the vehicle is not located at a shop.  If the vehicle is at a shop, only the pre-scan should be written in the original estimate.
* Do not allow for refinish of the bumper cover off the car unless it is the only item being painted.  Select NO when prompted in CCC “Will the bumper be refinished in a separate procedure from the other panels?”
* Partial refinish allowed after 1st panel.
* Invoices needed to support PPI’s and any other changes to estimate of record.

**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 (When required by state)
* Unrelated Prior Damage (UPD)
* Tire Depth (if replacing a Tire)

**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**

* Do not release a copy of the estimate to vehicle owner and repair facility, UNLESS REQUIRED BY STATE REGULATION.

**Client Parts Application Rules**

* Only approved certified sheet metal should be considered. (CAPA, Platinum Plus and Diamond Standard)
* Non-sheet metal parts:
* Only CAPA, Diamond Standard, and Platinum Plus certified bumper parts, which include steel bumpers (front), reinforcements, bumper brackets, and energy absorbers, should be considered.
* Non-CAPA/Value brand bumper covers may be utilized.
* Only CAPA & Platinum Plus certified headlamps can be used
* CAPA & Platinum Plus bolt-on core supports are acceptable
* No LKQ SRS equipment, moving steering, suspension parts or safety items allowed.
* Always document LKQ sources with phone # and name of location in the body of your estimate.
* Recycled parts use  markup 25%
* Body Materials are not allowed without prior approval from the Kemper supervisors listed below.

\*GLASS:

* Always utilize Safelite 877-664-8931.

**Client Total Loss Rules**

**\*\*\*\*\* All estimates need to be complete estimates.  Even if the system says it is at threshold, write the complete estimate.  This needs to be done to confirm vehicle is actual total loss.**

* Consider Vehicles total loss at 65% Clean Retail Value, document the value in your report.
* Anytime an estimate/supplement hits 65% of the retail value, and the appraiser is recommending a repair on the vehicle, the appraiser must contact the appropriate escalation supervisor to discuss the potential open items in order to avoid repairing a total loss
* Any tear down has to be preapproved by a Kemper supervisor, please document the diary in the event that the answer is delayed.

Contact:

|  |  |  |  |
| --- | --- | --- | --- |
| Region | Contact | Phone | Email |
| West | Clark Mauldin | 800-508-5833 x6661 | cmauldin@kemper.com |
| Central | Chaz Wesley | 469-609-2217 | jwesley@kemper.com |
| East | Justin Wallis | 205-588-3504 | justin.wallis@kemper.com |

* A single line entry with the vehicles ACV can be used for OTL’s
* Make sure to include ample interior photos and tire tread depth gauges.
* Fill out CCC Evaluation Form with condition ratings. No Call in required. Exact options, mileage, and production date required.
* No salvage bids are needed.
* Write UPD estimate if applicable.
* The estimate is to be coded a 15 on POI

\*FLOOD LOSS:

* Write a one line ACV Estimate when water has entered the passenger compartment.
* Please document and photo the waterline.  (Posca Pen would be ideal, but anything showing where the water reached would help)
* Any flood vehicle where the water enters the interior should be documented as a total loss.
* The appraiser should consider salt or brackish water damage as a ‘possible’ total loss when water levels have reached computer mounting areas and/or the instrument panel. Freshwater flooding should be considered a possible total loss when the water level reached the instrument dash. The Appraiser will need to be aware of late-model vehicles and the location of control modules, fiber optic wiring, and other electronics below the dash level.

Documentation Required

* Images must depict the water level and severity of the flood damages.
* What type of water (fresh, salt, or brackish)?
* Water level. (height measurement of water line)
* Did the vehicle traverse through water or parked caught in floodwaters?
* Length of water exposure and time frame of the closed interior.
* Engine hydro-locked?
* Identify what type of computers were directly affected by water.
* Address open items.

**Client Tow Charge Rules**

* All towing and storage bills should NOT be included in the body of your estimate. an invoice should be uploaded to the file.  The application and amount of any mark-up to a tow bill should be determined by MD Supervisor based on specific territories or locations.

**Client Supplement Handling Rules**

* Repair facility information (including Email address and Fax Numbers) 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**

* Follow Kemper's Betterment - Depreciation guide.  If you don't have a copy, please contact your Regional Appraisal Specialist.

**Client Documentation Requirements**

* **If vehicle was inspected at the shop.  Document on your appraiser's report whether an Agreed Price was secured or not.**
* 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.
* Comment in your Appraisal Report the "Approximate Market Value" of the unit.
* **Effective June 25**, Kemper will no longer pay a separate labor charge for COVID clean-up.  In the rare situation that a vehicle warrants a heavier than normal cleaning due to an exposure, Kemper may allow up to a $30 sublet charge.

We encourage you to document this need to avoid any questions or issues.

**Client Rates and Sales Tax Rules**

* Utilize local prevailing labor rates
* Utilize applicable tax rate

**Client Miscellaneous Rules**

·      Do not include blends, R&I’s or scans if the vehicle is not located at a shop.  If the vehicle is at a shop, only the pre-scan should be written in the original estimate.

·         Do not allow for refinish of the bumper cover off the car unless it is the only item being painted.  Select NO when prompted in CCC “Will the bumper be refinished in a separate procedure from the other panels?”

·         Partial refinish allowed after 1st panel

·         Always utilize the system-based time, do not override the Estimating system times.

·         Flex, tint, De-nib, and CSB should be negotiated and a note added on the appraiser report.

·         Flex additive requires supports to be added to an estimate; any type of print out from the manufacturer is acceptable.

·         Frame printouts should be obtained or documented why not.

·         Complete Admin data is critical including all owner information and shop information if it is available.

·         Unrelated prior damage estimates should be included on every appraisal package.  (Unless none present)

·         Paint and materials threshold in the CCC profile should be set at $9,999.00

·         Mitchell P&M guide, or itemized invoice needed if outside of prevailing rate.

·         *For theft recovery or vandalism claims: If the vehicle owner cannot be at the vehicle during the inspection, the appraiser will need to call the owner and verbally go over the damages noted and establish the non-loss related damages. If you cannot reach the owner the same must be documented.*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Code | Operation | Part Type |  | Description | Price $ | Price Category | Labor | Labor Category |
|  |  |  |  | \*\*\*\*\* ADD-ONS \*\*\*\*\* |  |  |  |  |
| HAZ1 | Replace |  |  | Hazardous waste removal - Minor | $2.00 | T |  |  |
| HAZ2 | Replace |  |  | Hazardous waste removal - Major | $5.00 | T |  |  |
| CC | Replace |  |  | Cover Car | $5.00 | T | 0.2 | B |
| T | Repair |  |  | Color tint / color match |  |  | 0.5 | B |
| CS | Repair |  |  | Finish Sand & Polish |  |  | 0.3 | B |
| CP | Replace |  |  | Corrosion protection primer | $5.00 | T |  |  |
| FL | Replace |  |  | Flex additive  (Do not add w/o documentation) | $0.00 | T |  |  |
| RTM | Repair |  |  | Clean & re-tape mldg(s) | $5.00 |  | 0.2 | B |
| DP | Repair |  |  | Denib & polish |  |  | 0.2 | B |
| SS | Repair |  |  | Seam sealer | $25.00 |  |  |  |
| WT | Replace | Aftermarket |  | Window tint | $25.00 | T |  |  |
|  |  |  |  | \*\*\*\*\* FRAME \*\*\*\*\* |  |  |  |  |
| SUM | Repair |  |  | Setup & measure |  |  | 2 | F |
| JIG | Repair |  |  | Setup for JIG |  |  | 4 | F |
| CU | Repair |  |  | Damage from unibody clamps |  |  | 0.2 | B |
| SU | Repair |  |  | Setup for Body Pull |  |  | 1 | B |
|  |  |  |  | \*\*\*\*\* SUBLETS \*\*\*\*\* |  |  |  |  |
| 2WA | Sublet |  |  | Front wheel alignment | $59.99 | T |  |  |
| 4WA | Sublet |  |  | Four wheel alignment | $89.99 | T |  |  |
| THA | Sublet |  |  | Thrust angle alignment | $79.99 | T |  |  |
| MB | Sublet |  |  | Tire mount & wheel balance | $15.00 | T |  |  |
|  |  |  |  | \*\*\*\*\* FLUIDS \*\*\*\*\* |  |  |  |  |
| BF | Replace | Aftermarket |  | Brake fluid (12oz) | $10.99 | T |  |  |
| CO1 | Replace | Aftermarket |  | Coolant (Gal) | $9.99 | T |  |  |
| CO2 | Replace | Aftermarket |  | Coolant (DEX, Asian, European) | $19.99 | T |  |  |
| CO3 | Replace | Aftermarket |  | Coolant (Extended life/OEM) | $29.99 | T |  |  |
| GL1 | Replace | Aftermarket |  | Gear lube (QT) | $8.99 | T |  |  |
| GL2 | Replace | Aftermarket |  | Gear lube (Synthetic QT) | $12.99 | T |  |  |
| MO1 | Replace | Aftermarket |  | Motor Oil (QT) | $4.99 | T |  |  |
| MO2 | Replace | Aftermarket |  | Motor Oil (Synthetic QT) | $9.99 | T |  |  |
| PS | Replace | Aftermarket |  | Power steering fluid (12oz) | $9.99 | T |  |  |
| TF | Replace | Aftermarket |  | Transmission fluid (QT) | $9.99 | T |  |  |
| WW | Replace | Aftermarket |  | Windshield washer fluid (Gal) | $3.99 | T |  |  |
|  |  |  |  | \*\*\*\*\* STRIPE-DECALS \*\*\*\*\* |  |  |  |  |
| PS1 | Sublet |  |  | Stripe - painted 1st panel | $25.00 | T |  |  |
| PS2 | Sublet |  |  | Stripe - painted per additional panel | $15.00 | T |  |  |
| TS | Replace |  |  | Stripe - tape | $12.00 | T | 0.2 | B |
| LBS | Replace |  |  | Decals/stickers/labels/stripes |  |  | 0.2 | B |
| RG |  |  |  | Rock chip guard | $10.00 | T | 0.5 | B |
| CB |  |  |  | Clear Bra Removal - Per panel |  |  | 0.5 | B |
|  |  |  |  | \*\*\*\*\* ADHESIVES \*\*\*\*\* |  |  |  |  |
| DBK | Replace |  |  | Panel bond adhesive | $25.00 | T |  |  |
| SSS | Replace |  |  | Self leveling seam sealer | $15.00 | T |  |  |
|  | Replace |  |  | Remove adhesive |  |  | 0.2 | B |
|  |  |  |  | \*\*\*\*\* AIR CONDITIONER & HEATER \*\*\*\*\* |  |  |  |  |
| FREON | Replace |  |  | Refrigerant, Oil & O-rings | $25.00 | T |  |  |
| 134 | Replace |  |  | R134a | $15.00 | T |  |  |
| 1234 | Replace |  |  | R1234YF (8oz) | $44.99 | T |  |  |
|  |  |  |  | \*\*\*\*\* CLEAN-UP \*\*\*\*\* |  |  |  |  |
| GC | Repair |  |  | Clean up broken glass |  |  | 0.5 | B |
| DL | Sublet |  |  | Detail vehicle - light | $50.00 |  |  |  |
| DH | Sublet |  |  | Detail vehicle - heavy | $125.00 |  |  |  |
|  |  |  |  | \*\*\*\*\* REFINISH OPS & COATINGS \*\*\*\*\* |  |  |  |  |
| CW | Replace |  |  | Cavity wax | $35.00 | T |  |  |
| EF | Replace |  |  | Expansion foam | $45.00 | T |  |  |
| WTP | Replace |  |  | Weld-through primer | $8.00 | T |  |  |
| UC | Replace |  |  | Undercoating | $5.00 | T | 0.2 | B |
|  |  |  |  | \*\*\*\*\* COVER-MASK \*\*\*\*\* |  |  |  |  |
| CI | Replace |  |  | Cover interior | $5.00 | T | 0.2 | B |
| ME | Replace |  |  | Mask engine | $5.00 | T | 0.2 | B |
| MJ | Replace |  |  | Mask jams/openings | $5.00 | T | 0.2 | B |
|  |  |  |  | \*\*\*\*\* COVER-MASK \*\*\*\*\* |  |  |  |  |
| BD | Replace |  |  | Battery disposal | $1.50 | T |  |  |
| TD | Replace |  |  | Tire disposal | $3.00 | T |  |  |
|  |  |  |  | \*\*\*\*\* ELECTRICAL \*\*\*\*\* |  |  |  |  |
| MF | Repair |  |  | Memory function resets |  |  | 0.2 | B |
| WD | Repair |  |  | Repair wiring |  |  | 0.5 | B |
|  |  |  |  | \*\*\*\*\* BODY OPS \*\*\*\*\* |  |  |  |  |
| PFA | Repair |  |  | Pulling or cutting for access |  |  | 0.5 | B |
| CJ | Replace |  |  | Carpet jute | $25.00 | T | 0.2 | B |
| DR | Repair |  |  | Drain and refill fuel tank |  |  | 1 | M |
| DT | Repair |  |  | Drill time |  |  | 0.2 | B |
| RT | Repair |  |  | Road test |  |  | 0.5 | B |
| TRD | Repair |  |  | Tear down (Total loss) Max |  |  | 3 | B |
|  |  |  |  | \*\*\*\*\* MECHANICAL OPS \*\*\*\*\* |  |  |  |  |
| PT | Repair |  |  | Pressure test cooling system |  |  | 0.5 | B |
|  |  |  |  | \*\*\*\*\* PARTS R&I \*\*\*\*\* |  |  |  |  |
| BC | R&I |  |  | Bed cover |  |  | 0.5 | B |
| BL | R&I |  |  | Bed liner |  |  | 0.5 | B |
| BM | R&I |  |  | Bed mat |  |  | 0.5 | B |
| BR | R&I |  |  | Bed rails |  |  | 0.2 | B |
| BS | R&I |  |  | Bug shield |  |  | 0.2 | B |
| CT | R&I |  |  | Camper top |  |  | 0.5 | B |
| 5W | R&I |  |  | Fifth wheel plate |  |  | 0.8 | B |
| TB | R&I |  |  | Toolbox |  |  | 0.5 | B |
|  |  |  |  | \*\*\*\*\* GLASS \*\*\*\*\* |  |  |  |  |
| RWS | Repair |  |  | Rope Windshield |  |  | 0.3 | B |
| RBG | Repair |  |  | Rope Back Glass |  |  | 0.3 | B |
| GK | Replace |  |  | Urethane kit | $25.00 | T |  |  |
|  |  |  |  | \*\*\*\*\* SCANS \*\*\*\*\* |  |  |  |  |
| 3PS1 | Sublet |  |  | 3rd Party PRE  Scan | $50.00 |  | 0.5 | M |
| 3PS2 | Sublet |  |  | 3rd Party POST  Scan | $50.00 |  | 0.5 | M |
| 3PS3 | Repair |  |  | 3rd Party OEM Diagnostic Scan | $69.95 |  |  |  |
| IHS | Repair |  |  | In-house scan  (Image of printout of the scan required for In-house Verification) |  |  | 1.0 | M |