**NJM**

**Client Quick Summary**

* **Paperwork Release: (NO)**
* **If Total Loss:** Fill out CCC and call in using office ID: 30338 or RI 81240
* **If Total Loss:**No Salvage Bids required.
* LKQ/Recon over 2 calendar years old and over 24k miles
* A/M over 3 years old or in excess of 100K miles
* 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**

* Tinting and Blending on the original estimate if the vehicle is at a Shop.
* Only write damages provided in the assignment description.  If the owner points out additional damages, you must call the calim representative for verification before writing those items.
* **Stolen Vehicles:**  Fill out NJM Vehicle Theft Inventory Sheet.
* **Agreed Price:**If an agreed price with the owner's choice of shop can't be reached.  Fill out the NJM Reasons for No Agreed Price Sheet.
* **Hail Losses:** Utilize National Hail & Dent for PDF. (888) 335-3368

**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.

**Client Parts Application Rules**

* Utilize LKQ and Reconditioned parts on all vehicles in excess of 2 years and 24k miles. (Except for Door & Lift gates which may be used on all vehicles of the same year).  LKQ Mark-up is cost plust 30%.  No LKQ parts on Safety items.
* A/M Parts on all vehicles 3 years older or 100K miles.
* A/M Parts must be CAPA certified or equivalent.
* **AFTERMARKET SHEET METAL IS PROHIBITED AND SHOULD NOT BE USED**.   (If the insured requests a repair with Aftermarket sheet metal, owner’s consent must be noted in the remarks).
* Glass should always be replaced utilizing the most cost-efficient method.  Including but not limited to Safelite, NAGS, and local aftermarket suppliers.  
  NAGS – Front and rear less 50%. Side Glass less 20%. OEM – List Price

**Client Total Loss Rules**

* Total Loss Threshold: 75%
* Flag your estimate as Total Loss.  Change point of impact to 15 Total Loss.
* Fill out the CCC evaluation form and call in using office ID: 30338 or RI 81240
* No salvage bids

**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**

* Do not apply any Depreciation or Betterment for any vehicles less thank 36K miles. (Except for the following)

1. Batteries shall be depreciated based on warranty, 20% per year but not in excess of 50%.
2. Tires shall be depreciated based on tread depth at 10% per 1/32 of wear, not in excess of 50%.
3. No Betterment should be taken on exhaust systems or suspension parts.
4. No Betterment for prior damage is to be taken on any other part, regardless of the condition of the vehicle.

* The following parts should be depreciated using 1% for every thousand miles in excess of 36K miles up to but not in excess of 50%: Clutches, upholstery, vinyl and convertible tops.
* Engine and Transmissions, whether new or rebuilt, are subject to Betterment. LKQ engines and transmissions are not subject to Betterment.

**Appearance allowances** are no longer to be taken on any vehicle. If necessary, they may be taken with the owner’s written consent on minor scuff to bumpers, tires, or wheels. This cannot be done on a leased vehicle. Personal inspection of the condition of the part will take precedence over published guidelines. If it is determined that a Betterment should be taken, enter the amount on the estimate and advise the customer that they are responsible for the amount plus tax. Any expenses, in addition to any deductible the customer may incur, such as Betterment or repair of unrelated damages should be identified and explained to the owner before starting repairs.

**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.
* Comment in your Appraisal Report the "Approximate Market Value" of the unit.
* **Stolen Vehicles:**  Fill out NJM Vehicle Theft Inventory Sheet.
* **Agreed Price:**If an agreed price with the owner's choice of shop can't be reached.  Fill out the NJM Reasons for No Agreed Price Sheet.

**Client Rates and Sales Tax Rules**

* Utilize local prevailing labor rates (Except for the ones listed below)
* Utilize applicable tax rate

CT - Mechanical: $80.00 / Frame: $80.00 / Structural Rate: $80.00  
OH - Body: $60.00 / Paint: $60.00

**Client Miscellaneous Rules**

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

Misc Items

Blend                                   75% for 2 Stage / 85% for 3 Stage  
Sublet                                  Max mark up amount $150.00  
  
Diagnostics  
In House Pre-repair scan $80.00 plus 0.5 Mechanical Labor  
In House Post-repair scan $40.00 plus 0.5 Mechanical Labor  
Sublet Diagnostic scan are subject to 10% markup plus 0.5 Mechanical Labor