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| Assignment Instructions |  |
|  | 7765940  : National General |  |
|  | 7/6/2023 10:35:21 AM |  |

**Client Quick Summary**

* Release paperwork - (NO)
* Fill out Mitchell Vehicle Description Report
* Salvage bids are required only when requested by client.
* LKQ/Recon/AM over 1 calendar year old and over 15k miles
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* Borderline Total Loss:  Contact National General Field Supervisor for further instructions.
* Robert Connell, robert.connell@ngic.com

**Client Fatal Error List**

* Anything written on the estimate must be visible in the photos. (If the photos don't show it, DON"T WRITE IT)
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* Repair Facility information must be filled in on all estimates whenever the vehicle is at a shop and with all supplements.
* Production Date Photo is mandatory

**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 shop or vehicle owner.

**Client Parts Application Rules**

• Utilize OEM parts only on current model year with under 15k miles. Both must be met before utilizing OEM. If over current model year or over 15k, utilize LKQ, Recon, and Aftermarket parts  
• Windshield and Back Glass replacement on estimates should be listed as sublet (cost + 25%), based on pricing from a local glass vendor. The sublet amount should include: glass, labor, and urethane kit. (Safelite and Local Vendors should be utilized if cost effective  
• CAPA certified Aftermarket sheet metal only.  
• Always Document 3 parts sources on your estimate and parts searches in your report.  
• NOTE: Push LKQ parts usage! Find the parts!!  
• Do NOT use aftermarket steel bumpers, bumper reinforcements, energy absorbers, brackets and radiator supports unless CAPA certified  
• Do NOT USE LKQ Suspension Parts this violates National General guidelines- Suspension parts need to be A/M or OEM (betterment applies on OEM wearable parts)  
• \*\*Engine Cradles, Cross Members, and solid rear axle assemblies are the only items allowed to be LKQ \*\*  
National General Auto & Home will NOT utilize LKQ parts on safety related systems which include but are not limited to:  
• Seat Belts  
• Supplemental Restraint Systems  
• Steering and Suspension  
• Brake related parts  
The following parts are permitted exceptions and can be considered for LKQ replacement:  
• Suspension cross members / engine sub-frames  
• Solid rear axle assemblies (brake parts must be replaced with original components if undamaged or replaced with A/M or OEM)

**Client Total Loss Rules**

• Write a complete estimate of all damages – do not stop writing the estimate when you reach the ACV. Include ALL accident related damages in your estimate.  
• Complete a separate prior damage estimate, if there is unrelated prior damage.  
• Complete the Mitchell Vehicle Description Report (VDR) (No Call IN)  
• Conditions other than ‘3’ should include comments.  
• NADA Clean Retail printout.  
• EXACT OPTIONS, PRODUCTION DATE, AND MILEAGE MANDATORY!!!  
• If salvage bids are requested, you need to obtain 3 Guaranteed Salvage Bids. NO IAA or Copart..  
• All Deployed Airbags must be clearly marked with the National General claim number, always utilize a black permanent marker.  
• Reconcile keys if possible.  
• Document and photograph every condition rating above or below “Average” i.e.- ” dealer” or “fair”  
• Document your UPD and subtract proper %, based on National General Guidelines.  
  
  
\*BORDERLINE TOTAL LOSS’S:  
• You should make a total loss determination using your best judgment and information available to you. if you are still unsure whether the vehicle is a total loss follow the instructions below:  
• If your Estimate or Supplement (including open items) is between 50% and 75% of the "NADA Clean Retail Value" (http://www.nada.com/) you must complete estimate, Mitchell Vehicle Description Report and 3 Guaranteed Salvage Bids.

You will then need to contact National General Field Supervisor Robert Connell at robert.connell@ngic.com for further instruction.

**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**

* Betterment/depreciation shall apply to CLAIMANTS. Betterment for insured will be waived if the insd has the V550 endorsement.
* If the policy holder does not have V550 endorsement BETTERMENT applies. This info can be found on the assignment instructions in the assignment. If you are in NC, please write betterment for all insureds and claimants.
* Please note the individual tire's tread depth and amount of depreciation applied on estimate, whenever possible. Your Appraisal report must document that you informed our customer of any applicable depreciation.

**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**

* Obtain vehicle mileage from odometer whenever possible. If vehicle damages do not allow for a true odometer reading, the appraiser should not rely solely on the oil change sticker as an actual mileage indicator, but should utilize this and any available reliable documentation, including recent service receipts and the VIN history report. Document your report accordingly.
* If there is a shop, call and attempt to reach an agreed price. If unable to reach an agreed price, it must be explained in your appraisal report.
* All estimates along with your appraisal report notes must contain the production date of the vehicle.
* All completed assignments in which UPD is noted must contain a separate UPD estimate. No Exceptions!
* UPD estimates are required on all files.
* All Deployed Airbags must be clearly marked with the National General claim number, always utilize a black permanent marker.
* Always list the days to repair the vehicle in the estimate and appraiser report. Utilize the formula below. Repair days are computed using Total labor hrs divided by 5 days + weekends for anything over 5 days. Add weekend days if over a five day repair or vehicle towed in. Add 1 day for dry time. and Add 1 day for parts order
* Salvage bids are required only when requested by client..
* Always write the National General Claim# on airbags if deployed.
* NO FLEX
* Do not stop writing damages at T/L threshold (Always write 100% of the damages)
* Client does NOT have a cap on paint materials so the estimate should ALWAYS reflect the true amount.
* When possible utilize partial refinish vs. full refinish.
* Body Shop Supplies are never allowed on an estimate.
* Hail Damage PDR is to be used where possible and listed as a sublet cost. (Do Not Mark Up PDR Invoices)
* Remove all prices/values on concessionary items and replace with included
* Anytime a vehicle is located at a repair facility or a supplement is completed the appraiser must obtain a Direction of Pay from the repair facility. (Always attach a copy in your upload and fill out the correct section on the National General Appraisal Report).
* Mechanical Rates Mechanical rates apply to items typically performed by a mechanic not by a body tech. (radiators, air intakes and wheel R&I would be considered body labor) (A/C, suspension and airbags would be considered mechanical labor).
* Hazardous waste - $3.00, if you have to negotiate it should not exceed $5.00
* Flood losses – Total loss if salt/brackish water over door sill or fresh water to bottom of dash.  One line estimate is acceptable only if supported by photos and notes.  Estimate amount should equal ACV.