State Farm Streamline

**Streamline Virtual Service Rules**

**This Assignment is for** **a Streamline Video Service.  No inspection is required.**

**Process:**

* Streamline Video assignments are time sensitive.  The estimate must be uploaded within 4 business hours from receipt of assignment photos.
* Appraisers will inspect the vehicle using a Live Video Call.
* Contact the owner cell phone and send the secure video link.
* Upload your estimate and Appraiser Report with any notes you feel would be helpful for the adjuster.

**During your video call, please make sure to:**

* **Request the vehicle owner's email address**, and
* **Enter it into Core** so the estimate can be sent.

**Completed product should include –**

* CCC estimate.
* If a total loss, all completed valuation forms and documents required by client.
* Appraisal Reports with relevant comments.
* Any client specific forms that were completed.
* Any other supporting documents as appropriate.

**Hail Inspection and Estimate Rules**

**Hail Appraisal Assignment – Please read these instructions before inspection:**

* **“All State Farm hail estimates must be written in accordance with State Farm’s hail matrix. The matrix is included in State Farm’s CCC profile, so always select their profile before starting an estimate. A hard copy of the matrix can also be found in the Forms section of Core. Do not deviate from State Farm’s PDR hail matrix rates. If you’re unable to reach an agreed price with a repairer using this matrix, document the reason in your Appraisal Report and upload the estimate/supplement as a non-agreed price”**

**Items to watch out for and UPD:**

* Make sure you are not including door dings, dents, scratches, windshield chips, etc.  Hail dents will not have creases, paint in the bottom of the ding/dent, etc.  Most hail damage is consistent and will be a smooth rounded dent.  Any prior damage will need to be documented on the estimate, or the shop will include it on the repairs.  Look closely in the direct sunlight, as some small hail damage can hard to see.  Look at every panel on the vehicle from different angles.
* Never allow pre or post scans on hail repair estimates.
* $50 markup on dents bigger than a half dollar.
* 25% markup for no access from behind to push dents out.
* Add line note to lossen headliner as required for access.

**Client Quick Summary**

* **Very important - Apply State Farm Comments Template in ‘CCC Claim Summary Notes’ and copy to SCA Appraisal Report – See instructions below.**

Release paperwork (Y)

* **IF TOTAL LOSS**: Fill out CCC and call in using office ID: 42999
* **IF TOTAL LOSS**: No Salvage Bids required.
* LKQ/Recon/Opt OEM: No mileage or age restriction. If it is subject to wear and tear utilize lower mileage LKQ components than vehicle.

**Client Fatal Error List**

* **Critical! - Apply State Farm Comments Template in ‘CCC Claim Summary Notes’ and copy to SCA Appraisal Report – See instructions below**
* Always refer to the State Farm Estimating Guidelines packet, should you not have this information contact your Regional Director.
* State Farm requires their specific header be on all estimates.  To produce the correct header in CCC One, under the *Contacts*tab appraisers must **UNCHECK** the **PRINT ON ESTIMATE box** located directly below the *IA Office* drop down.

**Client Estimate/Supplement Release Rules**

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

**Client Parts Application Rules**

* Utilize LKQ, Opt OEM, and Reconditioned parts on all vehicles from 1st mile
* LKQ parts subject to wear have to be the same mileage or lower of the vehicle (such as suspension)
* LKQ suspension is allowed
* No shipping fees will be paid
* No A/M outer sheetmetal.  However, bumper covers/facias and chrome bumpers, headlamps/tail lamps including brackets/housings and lenses are allowed as long as not welded (bolt or screw only). It cannot have the manufacturer/vehicle logo or name on the exterior anesthetics of the vehicle.
* A/M Parts must be CAPA certified or equivalent.
* Glass should always be replaced utilizing the most cost-efficient method.  Including but not limited to Safelite, NAGS, and local aftermarket suppliers.
* No mark ups on sublets allowed.

**Client Total Loss Rules**

* Fill out CCC and call in using office ID: 42999
* No Salvage Bids required.
* One line estimate is acceptable if it is salt or brackish water over the rockers, fresh water up to the dash.
* Make sure your notes are detailed with open items, waterlines and if water sucked into the engine/oil condition.

**Client Tow Charge Rules**

* Do not include towing/storage/teardown in your estimate.  Only note it on your appraisal report and upload a copy of the invoice.
* No mark ups on tows
* No tows will be paid for a wheel alignment at a different location but transport time is allowed based on distance (if exceeding 1.0 contact local ETM).

**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 can be taken on First and Third Party Claims as per Reg 64 dictates.

**Client Documentation Requirements**

* **Very important - Apply State Farm Comments Template in ‘CCC Claim Summary Notes’ and copy to SCA Appraisal Report – See instructions details below**
* Insert the template below (and answer all questions) into the **CCC ‘Claim Summary Notes’** in the ‘Insurance’ tab of your CCC estimate. Additionally, **copy and paste the completed template into the Core Appraisal Report comments.**

**The template as follows…**

* **Appraiser Vehicle Inspection –** (List the recommendation, i.e. “Probable Repair”, “Total Loss” or “Possible Total Loss”)
* **Inspection type:** [Physical / Virtual / Estimate Assist/Photo Estimating]
* **Vehicle #:**(If applicable)
* **Estimate version**: [Original / S1 / S2]
* **Estimate released:** **[Y/N]** (If No, why not?)
* **Contact made with shop/customer:** [Y/N]
* **Discussed with:** (Indicate name of person file discussed with)
* **Additional Information** (if applicable):
* **Direction for claim handler (if applicable):** (\*Provide sufficient direction for continued claim handling)  
  \*Address any items on the estimate that were not agreed to by the repair facility.  
  \*Advise if the repair facility included a direction to pay document  
  \*Add any other applicable notes to assist with claim handler’s discussion with the customer
* **Teardown/Reassembly considered: [Y/N]** (If no, delete following teardown related info)
* **Current Estimate Amount:** $
* **Total Loss Threshold:** %
* **Teardown parts/areas requested:**
* **Teardown and/or reassembly approval**: [# hrs @ $ /hr]
* **Instruction to repair facility (if applicable):**
* **Reason teardown not necessary (if applicable):**

**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.
* No covid clean up fee