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| Assignment Instructions |  |
|  | 7774481  : State National Insurance |  |
|  | 7/6/2023 10:43:51 AM |  |

**Client Quick Summary**

* Release paperwork (NO)
* Complete State National CPI Appraisal Report.  Be sure to check the Repairable or Total Loss box at the top of the form.
* No total loss forms or bids required.
* LKQ/Recon/AM over 1 calendar years old and over 12k miles
* NADA printout showing the Clean Retail Value of the unit is required with all files - Repairable or Total Loss.
* Do not reopen supplements called in by shops.   Please have shop call State National at 855-962-5246 to seek approval before we can proceed in handling the supplement

**Client Fatal Error List**

* Do not include deductible in estimate.
* Write separate estimate for damages that appear to be from separate losses.
* **REPO CLAIMS:** NEVER contact the borrower/owner unless the vehicle is with the borrower.
* Call the inspection location 24 hours before to confirm vehicle location and set appointment.  If not at location, call the adjuster.
* Complete the State National CPI Appraisal report
* Do not reopen supplements called in by shops.   Please have shop call State National at 855-962-5246 to seek approval before we can proceed in handling the supplement

**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 - Never release a copy of the estimate to vehicle owner and repair facility.

**Client Parts Application Rules**

* The use of alternative parts will be consistent with state laws or regulations and the following guidelines:
* Utilize aftermarket, reconditioned and LKQ on vehicles over 1 year or 12k miles.
* CAPA only for aftermarket sheet metal parts.
* No LKQ suspension parts.  LKQ axle housing and engine cradles are acceptable.
* Always document alternative parts sources with phone number in your estimate and parts searches in your report.

**Client Total Loss Rules**

* Write a complete estimate.  Do not stop at threshold.  This includes total burns.
* No Forms or Salvage bid required. Unless requested by client.
* Check the Total loss box located on the top left portion of the CPI APPRAISAL REPORT
* If inspecting the vehicle at **a repair facility**, and the vehicle is a **total loss** or a potential total loss, you must find out the current towing and storage charges as of your date of inspection, **AND** the daily rate of storage. **Please add this information to your file notes.**

**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**

* For all supplements, please have shop call State National at 855-962-5246 to seek approval before we can proceed in handling the supplement.  State National needs to reopen the file in their system.
* Repair facility information and the shop Tax ID number must be populated on all supplements.
* Supporting invoices and photos are always to be included on supplement uploads

**Client Betterment/Depreciation Rules**

* Apply betterment/depreciation on both insured and claimant vehicles on parts with a limited life expectancy; Tires, Batteries, Shocks, Mechanical etc.
* No betterment/depreciation needs to be taken if the replacement part estimated is an aftermarket, reconditioned or LKQ part unless the damaged part was non-OEM. (Not applicable on tires)
* Estimate line note should contain the life expectancy or tire tread depth to document the decision.

**Client Documentation Requirements**

* Complete Appraiser Report and provide detailed inspection comments.
* Complete the State National CPI Appraisal Report form.
* Be sure to check the box at the top as to whether the vehicle is Repairable or a Total Loss.
* Fill in all the administrative information, estimate amount(s) and storage information on all forms.
* For private passenger vehicles, the Vehicle Value (ACV/Book Value) and Salvage Bids sections are not required unless specifically requested in the assignment.
* Always fill out the potential supplement amount and area  if you are unsure put UNK. however it is a required field
* Always check assignment notes from client.

**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.
* Write separate estimates for damages that appear to be from separate losses.
* Capture all damages.  Identify if collision, vandalism, hail, fire, water, wear and tear or “conversion costs” (conversion costs are the estimated cost to convert the vehicle back to stock if it has been lowered, lifted or modified).
* Write all “wear and tear” in single estimate.
* List alternative part suppliers on part line in estimate.
* Always utilize the system based time, do not override the Audatex system times.
* Do not include deductible in estimate.
* **If NO Damage can be found, write a 1 line estimate stating: "NO DAMAGE"**