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| Assignment Instructions |  |
|  | 7772142  : USAA |  |
|  | 7/6/2023 10:36:23 AM |  |

**Client Quick Summary**

**CRITICAL USAA NOTIFICATION PROCEDURES - Please note...**

**Appraisers are required to status USAA IPDS MD Dept by choosing “USAA – IPDS Notification Message” in the Choose a status note drop down in the diary/status window of Core, prior to locking or uploading their estimate under the following conditions...**

* Repairable or Total Loss estimates which exceed $35,000.00
* Total Loss vehicles with an ACV exceeding 50,000.00
* Borderline Total Losses
* Unable to reach an agreed price due to labor rates or other reasons
* Questionable damages

**\*\*\*NOTE – When you select this status, it will automatically notify USAA IPDS, and it will stop the cycle time until USAA responds.  The typical response time from USAA IPDS is 24-48 hours. Do not upload your estimate before USAA responds.**

Additional USAA rules...

* Always provide a copy of the estimate to the shop and/or vehicle owner - Except if the unit is a total loss.
* If Total Loss - Fill out CCC and call in using office ID: Universal ID 07603,  (Rhode Island 07604).  PSP Code 908704
* No Salvage Bids are required.
* Always include a Printout showing the Clean Retail Value of the unit - Repairable or Total Loss.

**Client Fatal Error List**

* ALL USAA MEMBERS MUST BE GREETED BY THEIR RANK.  ALL USAA INSUREDS ARE ACTIVE OR HONORABLY DISCHARGED MILITARY.
* All Estimates over $35,000.00 MUST be emailed to the IPDS before locking or uploading - Email to autopd@usaa.com - Wait for a response from USAA IPDS before uploading.
* Agreed Repair figures are Mandatory.
* Do not take betterments on Insured's vehicles.
* Repair days are calculated as 4 repair hours per day
* When required by the vehicle manufacturer, include in the original estimate: Pre-scan $50 plus .5 body labor and Post-scan $70 plus .5 body labor.

**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**

* YES - Release a copy of the estimate to vehicle owner and repair facility unless total loss.
* Always call the USAA Insured after you complete an inspection at a tow yard or shop. Call & provide the member with a copy of your appraisal via email or fax and let them know what you wrote and ask if they have any questions. This is for 1st party repairable claims not for claimants. Document how the copy was provided with the member and that you discussed the appraisal.

**Client Parts Application Rules**

* Under 2 years old vehicle (from production date of vehicle); OEM, Recon (Component can be reconditioned only if the original component is returned to the loss vehicle otherwise; OE New), Remanufactured only ---NO Aftermarket or LKQ under 2 years.
* Over 2 years (from production date of vehicle); regardless of mileage, LKQ, and Aftermarket parts OK. All Aftermarket sheet metal must be CAPA certified. (Keystone AM parts suggested). Reconditioned and Aftermarket Rebars/reinforcements okay
* If aftermarket parts are noted on your estimate, please be sure to attach a copy of the USAA QRP brochure to your estimate. If you need a USAA QRP brochure to copy, please contact SCA Quality Control.
* NO LKQ MOVEABLE SUSPENSION PARTS OR STEERING COMPONENTS FOR ANY YEAR VEHICLE.  AFTERMARKET NEW AND OEM OK.

**Client Total Loss Rules**

* Code the estimate Point of Impact a 15 - Total Loss if the estimate amount reaches or exceeds the applicable threshold.
  + All states (except states listed below) – 75%
  + Arkansas, Iowa, Wisconsin – 70%
  + Nevada – 65%
  + Oklahoma – 60%
* If the estimate amount does not reach threshold, but you consider the vehicle a borderline total loss based on the potential supplement and estimated salvage amounts, provide your estimated supplement and salvage amounts in your Appraiser Report notes.

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| **USAA Independent Appraisers (Non-STARS)** | **Office ID** | **Description** |
| Universal ID | 07603 | Vehicles in all 49 states but Rhode Island |
| Rhode Island ID | 07604 | RI Only |
| **NADA ID (NEW)** | **07618** | **Iowa, Nebraska, Oklahoma, Louisiana, Kentucky** |
| Commercial/ RV/ Heavy Equipment | 07606 | To be used only via phone requests to CCC (800) 621-8070 |

* Use PSP Code 908704 with all Office ID's.
* No Salvage Bids are required.
* **Note:  Any vehicle with an ACV exceeding $50,000 regardless of the estimate amount, email USAA IPDS at**[**autopd@usaa.com**](mailto:autopd@usaa.com)**before uploading. (Wait for response from USAA IPDS before uploading)**

**Client Tow Charge Rules**

* Include towing, storage or teardown charges in estimate.
* Secure a copy of sublet bills to justify manual entries on the estimate (towing, storage, custom tape, etc.) and upload it to Dash/Core.

**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 take betterment on insured's vehicles.**
* Apply betterment/depreciation on  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 Rates and Sales Tax Rules**

* Rates must be based off the USAA Rate Table, contact your RD for specific rates for a territory.
* 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.
* Repair days is calculated by 4 repair hours per day. (Example 12 hours total repair time = 3 Repair Days)
* SCA is NOT to obtain/handle fuel sample/contamination requests- USAA has a specific vendor for fuel contamination samples. SCA is to handle the inspection and appraisal of the vehicle as normal.
* When required by the vehicle manufacturer, include in the original estimate: Pre-scan $50 plus .5 **body labor**and Post-scan $70 plus .5 **body labor.**
* Write wheels and parking sensors at body labor rate.  May adjust to mechanical rate if specifically requested by the shop in a supplement.
* No color tint on original estimates.  May allow if specifically requested by the shop in a supplement.