State Farm Checklist

- Parts Requirements – no model year or mileage restrictions for LKQ or Recored. Repair quality and cycle time should be considered in part selection. Use discretion. Example: don't use an LKQ quarter if all that is needed is the outer panel.
  - LKQ are applied first if applicable. Search 2 yards and document with quote numbers or who you spoke with
  - Reconditioned OEM parts are applied second if applicable. Search all recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps
  - Aftermarket ONLY to be used for rads/cond/suspension/exhaust parts/mechanical/Chrome bumpers – NO CRASH PARTS.
  - Document Vendor/Address/Phone #
  - Glass – call After Hours Glass for price, markup %25 on estimate.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted
  - A/M crash parts can be utilized with customer permission if the vehicle would otherwise be a total loss

- Image Rules
  - 4 corner shots of vehicle including one with license plate. A good overall picture of the damaged area.
  - No image of vin or mileage
  - Describe damage explaining damage and repair thoughts inc time and date stamp. Do not simply put right front damage.
  - 2 interior images – 1 showing air bag, knee bolster and pedals – 1 with head restraint, seat belt, seat back position
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Take pictures of any tow bills applied to estimate attaching to pathways with caption

- Estimating Specifics
  - No appearance allowances for State Farm
  - Betterment applied to measurable items
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Mount and balance $12.50
  - Cover Car INCLUDED
  - Hazardous Waste $3.00
  - Flex $13.00
  - Corrosion Protection - .2 ref labor - adjust according to need
  - Coolant $6.00 per gallon
  - 4WA $80.00
  - Evac and charge 1.4 charge per pound for freon as needed
  - Caulk/Seam sealer $6.00 + labor – adjust according to need (no labor on replacement panels)
  - Tape Stripe $15.00 and .5 labor
  - Painted Stripe 1.0 panel @ refinish labor
  - Clean for delivery .5 labor

- Insurer Specific Admin Requirements
  - Let customer know State Farm may inspect vehicle post repair and conduct and satisfaction survey
  - Estimate description completely filled out (except vehicle condition and license expiration date).
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage documented in notes section
  - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
  - If no other alternative, write prior damage estimate. Enter the amount as a negative line in estimate to reflect customer responsibility
  - Tow bill/storage entered if applicable
  - RATES:
    - BODY - $45
    - PAINT-$45
    - MECHANICAL-$45
    - FRAME-$48
    - MATERIALS-$28
    - NO MARKUP ON SERVICE WORK-THEY WILL PAY TRANSPORTATION TIME TO DEALER

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and preferred 1st option for State Farm
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
  - Call Supplement Hotline @ 866-378-4636 with Claim Number and description of what is on the Supplement. Fax the Direction To Pay to 888-559-2022. Vehicle must be at the shop for any supplement to be honored.
State Farm Check list

- Total Loss Rules
  - If a vehicle repair amount goes over the ‘Total Loss Threshold’ in Pathways, run the vehicle make, model, and mileage thru NADA. Call State Farm to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

- Final Billing and Payment Instructions
  - Bill using standard procedure.

Notes:
21st Century Insurance Checklist

- Parts Requirements – use OEM parts only for vehicles that are current model year and have less than 12k miles. Note: Check assignment for Affinity Parts Program for Chrysler vehicles. All OEM but the 10% parts discount no longer applies
  - LKQ are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with
  - Reconditioned OEM parts are applied second if applicable. Search recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps
  - Aftermarket parts can be used as long as they are MQVP/CAPA certified. Vehicle must be older than 3 years or have over 24k miles to use a/m sheet metal. Vehicle must be older than 12 months with over 12k miles to use non-sheet metal a/m parts. No a/m headlamps.
  - Glass – aftermarket at cost + 25%
  - OEM parts to be utilized after any and all alternative part searches have been exhausted

- Imaging Rules
  - 4 Corners and distant picture of license plate with complete rear view of vehicle in picture. A good overall picture of the damaged area.
  - Vin and odometer pictures
  - Clear photos of any prior unrelated damage
  - After teardown pictures to be taken in RP
  - Take pictures of any tow bills applied to estimate attaching to pathways with caption

- Estimating Specifics
  - Betterment/Depreciation applied if replacement part will affect the value of the vehicle. Not applied if one wear component of an assembly is replaced. Good judgment on refinish – discuss with rep if needed
  - Appearance allowances not to exceed $100 without discussion with AIG
  - Run Accumark Audit from Pathways for compliance

- Additional Operation Allowance
  - Cover Car $7.50 and .2
  - Hazardous Waste $3.00
  - Flex $8.00
  - Corrosion Protection $10.00 & .3
  - Coolant $10.00 per gallon
  - 4WA $69.95
  - Evac and Charge 1.4 and $15.00 freon
  - Caulk/Seam sealer $8.00
  - Tape Stripe $20.00 1st panel $5.00 additional panels
  - Painted Stripe $45.00 1st panel $10.00 addition panels

- Insurer Specific Admin Requirements
  - Admin 2 filled out
    - Scheduled in date
    - Scheduled start date
    - Days to repair
  - All lines filled out in Vehicle Description (except vehicle condition and license expiration date).
  - Point of impact selected
  - Drive/Non drive selected
  - All vehicle options selected
  - Top line of estimate - Direction to pay on file
  - Prior damage in estimate notes
  - Related Prior Damage Options –
    - Assess the extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Use call if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
    - Charge customer depreciation based on type of damage in question – replace, repair, refinish.
  - Tow bill/Storage entered in estimate if applicable

- Estimating Philosophy – Writing the Estimate
  - Repair vs. Replace – Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly.
  - Write repair when possible as it is the most profitable and the preferred 1st option for 21st Century.
  - Accuracy in Repair Planning is key
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplements needed on additional repairs or parts replacement as needed. Take applicable pictures and proceed with repair. No discussions or phone calls necessary with ins company. Upload as needed for authorization or rental extension

- Total Loss Rules
  - If a vehicle repair amount goes over the ‘Total Loss Threshold’ in Pathways, run the vehicle make, model, and mileage thru NADA. Call 21st Century to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.
Final Billing and Payment Instructions

- Bill using standard procedure.

Notes
Erie Insurance Checklist

- Parts Requirements – OEM parts only on current model year or less than 15k miles
  - LKQ are applied first after current year or 15k. Search 3 yards and document with quote numbers or who you spoke with. No full front or rear LKQ clips are permitted.
  - Erie is looking for 15% LKQ parts usage as goal
  - Reconditioned oem parts are applied second if applicable. Search Recond vendors for parts like bumpers, wheels, or headlamps, absorbers, grilles. RPW search for reconditioned headlamps
  - No aftermarket sheet metal is permitted. Only bumper covers/rads/conds/suspension/exhaust parts and lamps other than headlights are allowed a/m.
  - OEM parts to be utilized after any and all alternative part searches have been

- Imaging Rules
  - 4 Corners and distant picture of license plate with complete rear view of vehicle in picture. A good overall picture of the damaged area.
  - Vin and odometer pictures
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP

- Estimating Specifics
  - Betterment/Depreciation applied on wear items as applicable – contact rep to discuss charges. No betterment on LKQ or aftermarket parts
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Requirements
  - Cover Car $10.00 and .2
  - Hazardous Waste $5.00
  - Flex $12.00
  - Coolant $14.00 per gallon
  - Corrosion Protection $10.00 and .1
  - 4WA $89.95
  - Evac and Charge 1.4 and $15 freon
  - Caulk/Seam Sealer $7.00
  - Tape Stripe $12.50 and .2 1st panel .1 additional
  - Painted Stripe .3 per panel ref time

- Insurer Specific Admin Requirements
  - All lines filled out in Vehicle Description filled out (except vehicle condition and license expiration date).
  - Point of impact selected
  - Drive/Non drive selected
  - All options selected
  - Prior damage documented in estimate notes
  - Related Prior damage options –
    - Assess extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
    - Contact local rep to discuss on a case by case basis how to handle

- Document schedule date, repair days and rental days
- Document in Estimate Notes “Copy of estimate has been provided to customer”

- Estimating Philosophy – Writing the Estimate
  - Compliance with metric goals is top priority
  - All panels should be considered as repair unless the following criteria are met
    - Not cost effective to repair
    - Excessive tearing in panel or area of panel is considered a weak point – back of a fender or significant damage to mounting points such as multiple tears in bumper cover mounting or corner is almost ripped off.
    - Component is crushed and houses another component (headlamp pocket) which will compromise fit when complete
    - Panel is crushed over 1/3 to ½ of the surface
    - Safety component is damage (intrusion beam)
  - Break up repair operations into multiple lines when possible (set up, pull left rail end, pull rt rail end)
  - Code miscellaneous operation aftermarket (cover car, flex)
  - Extend LKQ search beyond 3 yards if necessary to locate part. Consider uncommon parts such as air boxes
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations
  - Complete Audit Report to confirm estimate is in line
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supp on additional repairs or parts replacement as needed. Take applicable pictures and proceed with repair. No discussions or phone calls necessary with ins company. Upload supplement as need for authorization or rental extension
Erie Checklist

- Total Loss Rules
  - If a vehicle repair amount goes over the ‘Total Loss Threshold’ in Pathways, run the vehicle make, model, and mileage thru NADA. Call ERIE to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

- Final Billing and Payment Instructions
  - Bill using standard procedure.

- Notes:
Parts Requirements – No age or mileage restrictions. RPS refresh when opening assignment each time

- Before anything - Check assignment instructions for OEM policy
- Make sure RPS data is refreshed from server and imported from In Box to In Process
- LKQ are applied first if applicable. Search 3 yards and car-part.com and document with quote numbers or who you spoke with. LKQ suspension assemblies are permissible
- Reconditioned OEM parts are applied second if applicable. Search record vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps
- Aftermarket parts can be utilized for any replacement parts necessary on vehicle. Pathways is set up to list all NWCPP parts available. Confirm availability regardless of what pathways shows
- OEM parts to be utilized after any and all alternative part searches have been exhausted
- EMS estimate in preliminary status for secondary parts search from LKQ Corp and adjust as needed

Image Rules
- 4 Corners and distant picture of license plate with complete rear view of vehicle in picture. A good overall picture of the damaged area.
- Vin and odometer pictures
- Clear photos of any prior unrelated damage
- Use dots or colored marker for any hard to see damage to vehicle
- After teardown pictures to be taken in RP
- Take pictures of any tow bills applied to estimate attaching to pathways with caption
- Image LKO/Keystone quote and place quote in file

Estimating Specifics
- Use Cross Country for tow ins
- Betterment and depreciation applied on all wearable items. No betterment on LKQ or NWCP parts. Appearance allowances encouraged on all non safety items
- Reduce base refinish time on partially painted panels
- Instruct RP tech to label replacement dotted part with X to save for possible reinspection
- Run Accumark Audit from Pathways for compliance

Additional Operations Allowances
- Cover Car $5.00 and .2
- Hazardous Waste $3.50
- Flex $8.00
- Corrosion Protection $10.00
- Coolant $8.00
- 4WA $69.95
- Evac and charge 1.4 and $15.00 freon
- Seam Sealer $6.00 and .2
- Tape Stripe $12.95 and .3 1st panel .5 per side
- Painted Stripe 1.0 per panel ref labor

Insurer Specific Admin Requirements
- Utilize assignment follow up sheet for any assignent delays
- Print fax confirmation on any fax communication
- Admin 1 and 2 are filled out entirely
- All information filled out in Estimate Description (except vehicle condition and license expiration date).
- Point of impact selected
- Drive/Non drive is selected
- All vehicle options selected
- Prior damage – indicate panel and necessary hours + paint in estimate notes section

Related prior damage options –
- Assess the extent of prior damage. If minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to customer
- Contact the customer and try and up sell related damage while the vehicle is being repaired (it can be done cheaper at this time)
- Charge customer depreciation based on type of damage in question – replace, repair, refinsh.

Estimating Philosophy
- Repair vs Replace –
- All panels should be considered as repair unless the following criteria are met
- Not cost effective to repair
- Excessive tearing in panel or area of panel is considered a weak point – back of a fender or significant damage to mounting points such as multiple tears in bumper cover mounting or corner is almost ripped off.
- Component is crushed and houses another component (headlamp pocket) which will compromise fit when complete
- Panel is crushed over 1/3 to ½ of the surface
- Safety component is damage (intrusion beam)
- Consider additional blend operations necessary when replacing a part – if a part is borderline repair that will save the blend attempt the repair
- Refinish operations –
- Adjust base refinish times according to size of repair and adjust for full clear
- Age and condition of vehicle - no blending of damaged adjacent panels
- Blending of blue, gold and silver vehicles permitted. Line note explaining necessity. Image of spray out card will due for other necessary blends
- Consult P pages for included/not included operations

Supplement Rules
- Create any supplement needed on additional repairs or parts replacement as needed. Take applicable pictures and proceed with repair. No discussions or phone calls necessary with ins company. Lock supplement to keep desk reviewer up to date with repairs and extent rentals
Nationwide Checklist

- Total Loss Rules
  - If a vehicle repair amount goes over the 'Total Loss Threshold' in Pathways, run the vehicle make, model, and mileage thru NADA. Call Nationwide to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

- Final Billing and Payment Instructions
  - Bill using standard procedure.

- Notes
USAA Checklist

- Parts Requirements – OEM parts only to be used for any vehicle within 2 years of production date listed on vehicle VIN tag.
  - Refresh RPS data when opening and assignment or creating supplement containing a part. Initial estimate: RPS needs to be VIN driven. Open assignment and enter VIN and options – close and refresh prior to reopening . Data must be pulled from server and manually moved from In Box to In Process.
  - LKO are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with.
  - Reconditioned OEM parts are applied second if applicable. Search recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps.
  - Any aftermarket crash parts can be used for vehicle as long as it is CAPA certified and falls outside of vehicle production date parameters. Taillamps, side markers, park lamps and fogs do not have to be CAPA certified.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted.

- Glass – aftermarket cost + 25%

- Image Rules
  - 4 Corners with at least one showing license plate. A good overall picture of the damaged area.
  - Vin and odometer pictures.
  - Clear photos of any prior unrelated damage.
  - Use dots or colored marker for any hard to see damage to vehicle.
  - After teardown pictures to be taken in RP.
  - Take pictures of any tow bills applied to estimate attaching to pathways.

- Estimating Specifics
  - No betterment applied to insureds. Depreciation applied as warranted. Appearance Allowances encouraged on non safety items.
  - Run Accumark Advisor from Pathways for compliance.

- Additional Operations Allowances
  - Cover Car $3.00 and .2
  - Hazardous Waste $2.00
  - Flex $6.00 1 bumper 2nd line @ $6.00 2 bumpers
  - Corrosion Protection .3 ref labor
  - Coolant $6.00
  - 4WA $80.00
  - Evac and Charge $83.00
  - Seam Sealer $6.00 and .2
  - Tape Stripe $10.00 and .2
  - Painted Stripe $25/panel on 1 color $35/panel on 2 color

- Insurer Specific Admin Requirements
  - Customer must receive QRP and Warranty Brochures.
  - Estimate has to locked in server until another solution is found to send to Mitchell for CSI gathering.
  - Do Not post or deposit payment until vehicle is delivered.
  - Admin 1 has date of loss entered.
  - Admin 2 is filled out with days to repair and inspection date.

- Vehicle tab has all fields filled out in Description (except vehicle condition and license expiration date).
- Point of Impact filled out.
- Drive/Non drive is selected.
- All vehicle options selected.
- Add USAA required notes into the estimate found in the prestored notes section. Fill out all pertinent information.
- Prior damage in estimate notes.
- Related prior damage options –
  - Assess the extent of damage – if minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer.
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company.
  - Apply depreciation consistent with related damage (repair, replace, refinish).

- Towing/Storage entered if applicable.

- Estimating Philosophy – Writing the Estimate
  - Repair vs. Replace – Quality of repair high priority. Use good judgement when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly.
  - Write for repair when possible as it is the most profitable and preferred 1st option for USAA.
  - Accuracy in Repair Planning is key.
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending.
  - Age and condition of vehicle should.
  - Consult P pages to identify included/not included operations.

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
  - Call the Adjuster’s phone number on the estimate with Claim Number and description of what is on the Supplement. Vehicle must be at the shop for any supplement to be honored unless the adjuster approves the supplement over the phone.
USAA Checklist

- Total Loss Rules
  - If a vehicle repair amount goes over the 'Total Loss Threshold' in Pathways, run the vehicle make, model, and mileage thru NADA. Call USAA to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

- Final Billing and Payment instructions
  - Bill using standard procedure.

- Notes:
  Dave Rhodes- inside adjuster, 800-531-8722 x66023
Safeco Checklist

Parts Requirements
- OEM and LKQ only on current model year cars OR less than 12K miles for commercial policies. Personal policies have no restrictions.
- Document results.
- Parts marked with S in CCC must be OEM
- A/M Sheet metal must be CAPA certified.
- A/M Covers, Lamps other than headlamps, rads/conds, suspension, wheels must be used if available. Document w/ images any unacceptable A/M part
- Reconditioned Headlamps, Wheels/hubcaps, Bumper Covers to be used if available.
- Glass: Aftermarket at cost + 10%. Enter amount in w/o mark up. Cost not to exceed Safelite pricing
- OEM to be used after all above searches exhausted, unless more cost/time effective.
- Document owner consent for use of non OEM parts

Imaging Rules
- 4 corners of vehicle, Vin on door post, Owner’s reg. card. Odometer and Vehicle ID required. A good overall picture of the damaged area.
- Customer registration
- Label each picture with descriptive caption that concisely justifies repairs
- Only overview image of labeled prior damages
- Detailed image of damage after tear down
- Image of tow bill
- No more than 20 images (including supplement)

Estimating Specifics
- Use Cross Country for tow ins
- Pick up and Delivery is an option if requested
- Check In Box for Autoverse messages regarding claims
- Notify Safeco on recovered thefts/vandalism claims. Do not complete the estimate
- Notify Safeco on estimate over $5000 before beginning repairs
- Document scheduled date in notes. Note customer did not schedule at this time if that is the case
- Betterment taken on part price only
- Run Accumark Advisor from Pathways for compliance
- Merged estimates prior to Assignment not acceptable. Estimate must be written in assignment.

Additional Operations Allowances
- Cover Car $5.00 and .3
- Hazardous Waste $3.50
- Flex $5.00
- Corrosion Protection $8.00 and .2
- Coolant $8.00
- 4WA $79.95

Estimating Philosophy – Writing the Estimate
- Repair vs. Replace – Use good judgement when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
- Write repair when possible as it is the most profitable and the preferred 1st option for Safeco.
- Accuracy in Repair Planning is key
- Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
- Consult P pages to identify included/not included operations

Insurer Specific Admin Requirements
- We represent Safeco as a drive in – it’s up to us to sell repairs
- Document in notes section for sold repairs: Facts of Loss, Explained Estimate/parts, Name of customer, Repair start date
- Admin 2 screen completed with scheduled in & out dates, rental info, days to repair & Repair facility information.
- Document for unsold repairs: “Repair Job Not Secured, Issue Payment Directly to the Vehicle Owner”
- Vehicle description completely filled out (except vehicle condition and license expiration date)
- Point of impact selected
- Drive/Non drive selected
- All vehicle options selected
- Complete all Pre-stored estimate notes (SAFE1 thru SAFE4)
- Prior damage documented in notes section
- Related prior damage options –
  - Assess the extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
  - Contact your PACE rep to discuss per case
- Towing/Storage entered if applicable
Safeco Checklist

- Supplements
  - Follow above parts documentation rules and upload as necessary for authorization and rental extension
  - Notify Safeco on any supplement over $500
  - Add photos of supplemental damage and invoices
- TOTAL LOSS Rules
  - After threshold is reached (65%), code 15 and call your quality assurance manager to discuss
  - Run vehicle value and mileage in NADA and note prior damage and possible supplement
  - Do not Inform the customer of T/L until sure.
  - Dan will advise how to proceed, Do Not call inside claim center.
- Final Billing and Payment Instructions
  - Once vehicle is delivered, process upload of final payment due by confirming net amount owed by insurer in estimate ‘Totals’ tab equals amount owed (balance due in payment tab) in CRISMA
  - Create supplement if necessary for final billing
  - Make sure any supplemental images are attached
  - Take image of signed DOP and attach. Edit notes with proper final bill note – Final Bill repairs complete as of 00/00. Vehicle delivered on 00/00. Signed DOP in file. Please pay shop direct.
  - Lock estimate and convert to ‘closed’. Edit R.O. location to ‘closed’. Enter note in receivables comments “a/r sent to NW” write on bottom of file folder A/R due and file in A/R due cabinet

- Notes:
Selective Insurance

- Parts Requirements – No Aftermarket Sheet metal
  - LKQ are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with.
  - Reconditioned OEM parts are applied second if applicable. Search A/M vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps.
  - Rebuilt mechanical parts other than current year and >15000 miles
  - Aftermarket parts can be utilized on rubber/steel bumpers (CAPA only), lamps (non CAPA) on vehicle 2 model years or older from production date
  - OEM parts to be utilized after any and all alternative part searches have been exhausted
  - Sublet not performed by us can only be marked up 10%

- Imaging Rules
  - 4 Corners and distant picture of license plate. A good overall picture of the damaged area.
  - Vin and odometer pictures
  - Clear photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Images limited to 10 photos

- Estimating Specifics
  - Download Rules – Open up Audatex on back office PC and download assignment
  - Open Pathways inbox and the assignment will automatically be pulled in. Note: you cannot merge a “dummy” estimate with an assignment
  - Once complete EMS the estimate. Open Audatex and attached estimate as pdf, attach images, finalize and submit
  - Betterment/Depreciation – refer to DRP manual for comprehensive breakdown of guidelines by part
  - Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Cover Car $5.00 and .2
  - Hazardous Waste $5.00
  - Flex $8.00
  - Corrosion Protection $15.00 1st panel $10.00 addl panels
  - Coolant $15.00
  - 4WA $80.00
  - Evac and Charge 1.4 and $30.00
  - Seam Sealer $8.00
  - Tape Stripe $15.00 and .1
  - Painted Stripe $35.00 1st panel $20.00 addl panels

- Insurer Specific Admin Requirements
  - Comment in notes section vehicle is being repair at our facility
  - Vehicle description completely filled out (except vehicle condition and license expiration date)
  - Point of impact filled out
  - Drive/Non drive is selected
  - All vehicle options selected
  - Prior damage in estimate notes
  - Related Prior Damage options –
    - Assess the extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
    - Charge customer depreciation based on type of damage in question – replace, repair, refinish. Not to exceed 50% of cost of total operation

- Towing/Storage entered if applicable

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Write repair when possible as it is the most profitable and the preferred 1st option for 21st Century.
  - Accuracy in Repair Planning is key
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules – Request supplement from Audatex. Create supp in pathways – leave open until repairs are complete

- Total Loss Rules
  - If a vehicles repair amount goes over the ‘Total Loss Threshold’ in Pathways, run the vehicle make, model, and mileage thru NADA.
  - Complete the Basic Claim Information Form. Complete prior damage estimate and add to BCIF form. Call the regional office with the T/L ID (found in guideline packet) and fax the BCIF to CCC at 800-621-7070
  - Totaling the vehicle will require categorizing the vehicle as a ‘total loss’ #15 in the location of damage indicator in Pathways. Enter a line note in first line of estimate stating the vehicle is a total loss. Lock and upload estimate in Audatex.
Selective Checklist

- Final Billing and Payment Instructions
  - Original payment will be sent to shop in both party names
  - Once vehicle is delivered, process upload of final payment due by confirming net amount owed by insurer in estimate ‘Totals’ tab equals amount owed (balance due in payment tab) in CRISMA
  - Make sure all supplement images are attached in Audatex
  - EMS final Estimate to Audatex, attach supp photos and upload
  - Supplemental payment will be made directly to shop

- Rates:
  - Sublet markup is %10
  - Body and Paint is $44 per hour
  - Mechanical and Frame is $46 per hour
  - Materials are $24 per hour
  - Add $1.50 per repair hour for body materials
  - LKQ markup is %25

Instructions for using Audatex Estimating software.

1. Log in to Audatex on the back office PC.
2. Click on “Claim Search Viewer” and search by claim number.
3. Click “Download” on the correct assignment. Choose “CCC Pathways” and click on “Download Assignment”. This will move the assignment to the Pathways In-Box and then into Pathways.
4. After the estimate is complete, Lock it and EMS extract it.
5. Log into Audatex and go to Claim Search Viewer and find the assignment.
6. Click “Add Attachment” and click the EMS Estimate radio button, then click “OK”.
7. Click the radio button next to the estimate, click “OK”, then click “Add Estimate”.
8. Click “Add Attachment”, then “Create PDF and Attach” and then click “OK”. Go to Pathways and print the estimate to “Audatex Claims” printer.
9. Click “Add Attachment” and attach photos by clicking on “File Attachment”. You have to take the photos from Pathways and copy them into the “Selective Pictures” folder on the PC desktop.
10. Click “Assignment Complete” then “Mark Complete” and then click “Submit”.
Harleysville Insurance

- Parts Requirements – OEM only on current model year. No Aftermarket sheet metal or reinforcements on older than current model year
  - LKQ are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with.
  - Reconditioned OEM parts are applied second if applicable. Search A/M vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps. Aftermarket parts can be utilized on rubber/steel bumpers (CAPA only), lamps (non CAPA) on vehicle 2 model years or older from production date
  - OEM parts to be utilized after any and all alternative part searches have been exhausted. Sublet not performed by us can only be marked up 10%

- Imaging Rules
  - 4 Corners and distant picture of license plate. A good overall picture of the damaged area.
  - Vin and odometer pictures
  - Clear photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Image of Harleysville repair authorization
  - Images limited to 10 photos

- Estimating Specifics
  - Download Rules – Open up Scene Access for assignment.
  - Print Repair Authorization from the auto dispatch system in scene access for customer to sign
  - Open pathways inbox and the assignment will automatically be pull in. Note: you cannot merge a “dumnie” estimate with an assignment
  - Once complete EMS the estimate. Open Audatex and attached estimate as pdf, attach images, finalize and submit
  - Betterment/Depreciation – refer to DRP manual for comprehensive breakdown of guidelines by part
  - Theft/Vandalism claims must be written by staff appraiser

- Additional Operations Allowances
  - Cover Car $5.00 and .2
  - Hazardous Waste $5.00
  - Flex $8.00
  - Corrosion Protection $10.00 and .4
  - Coolant $15.00 or per invoice

- Insurer Specific Admin Requirements
  - Vehicle description completely filled out (except vehicle condition and license expiration date)
  - Point of impact filled out
  - Drive/Non drive is selected
  - All vehicle options selected
  - Prior damage in estimate notes
  - Related Prior Damage options –
    - Assess the extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
    - Charge customer depreciation based on type of damage in question – replace, repair, refinish.
  - Towing/Storage entered if applicable

- Estimating Philosophy – Writing the Estimate
  - Repair vs. Replace – Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Write repair when possible as it is the most profitable and the preferred 1st option for Harleysville.
  - Accuracy in Repair Planning is key
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules – Create supp in pathways – leave open until repairs are complete. Contact reinspector if supplement is significant for review

- Total Loss Rules
  - If vehicle is obvious total loss contact web dispatch at 1-800-523-6344 to be reassigned to staff
  - If it is unsure by visual inspection write the estimate per guidelines. If the vehicle goes over 80% of ACV contact web dispatch to be reassigned
  - Once dispatch has been contacted do not upload the estimate in Scene Access
Harleysville Checklist

- Final Billing and Payment Instructions
  - Take image of completed Direction to Pay for final upload
  - Customer receives Harleysville Guarantee
  - Payment will be made to shop with image of Direction to Pay
  - Once vehicle is delivered, process upload of final payment due by confirming net amount owed by insurer in estimate ‘Totals’ tab equals amount owed (balance due in payment tab) in CRISMA
  - Make sure all supplement images are attached in Scene Access
  - EMS final to Audatex, attach supp photos and upload
  - Supplemental payment will be made directly to shop only if completed/signed Direction to Pay is imaged

Instructions for Scene Access on Back Office PC:
1. Use Scene Access to download assignment and print a copy. Click Start and verify the data in Step One. In Step Two select the form “1169 Auth To Pay”, click Start form, scroll to the bottom and click Print Form, then click cancel Form button. Then click “Save Step and Return to Assignments.”

After Repair Plan Estimate is complete:
- 1. Use the SceneGenesis or SceneCapture tiff printer to print photos and estimate after RP is complete.
  - a. Print the estimate using SceneCapture
  - b. Choose the tiff printer from the list of available printers.
  - c. Complete steps in the Rename box.
  - d. Click on rename file. The box will disappear.
  - 2. Complete the EMS extract, if required by insurance carrier.
  - 3. Complete photos for submission with claim.
    - a. Save the photos in a standard .jpg format to a folder, outside of Pathways to upload in Audatex/Scene Access program.

Steps to upload assignment:
1. Open the SceneAccess Software-- double click the Blue and Purple SceneAccess1-2-3 icon.
2. Click on the Download Assignments button on the SceneAccess homepage. If already downloaded, assignment will be found in the Work Assignments or Assignments in Progress page. If necessary scroll to the right, select highest numbered box.
3. A login box appears- enter your Company ID, username and password. Click OK and your assignments will download. If multiple users on account, uncheck ‘download new task only’.
4. Click on the Assignments button.
5. Click on Start button to start assignment (left of the owner’s name).
6. Step 1 Verify Information-confirm all field values, fill in any field with an Asterisk. Click Next.
7. Step 2 SKIP THIS STEP- Add Form to Assignment- if required by company, select desired form from drop-down then click Start Form. See Custom Information for further details. Complete form information, click Print Form. Click Cancel Form if prompted. [NOTE: see Custom Information section]
8. Step 3 Add Pictures to Assignment - hold down CTRL key, select your Images from the folder where you saved them. Click Next.
9. Step 4 Add Documents to Assignments - Click on estimate created from the Tiff printer rename box earlier. Use CTRL key to select multiple documents required to for claim. Click Next.
10. Step 5 Add Notes to Items - All fields with asterisks are required. Verify your files are correct and apply labels if necessary to clarify items. Click Next.
11. Step 6 Add EMS to Assignment- Not applicable. Just Click Next.
12. Step 7 Add Bill to Assignment- Not applicable. Just Click Complete folder
13. From Assignments in Progress screen, locate the gray Completed? option in the first column on left, check the Box.
14. Verify all item needed for claim are listed, if so, click YES. If not, see Custom Information.
15. Click on Transfer Complete Assignments button. Double click on your claim number on the left hand box to move your assignment to the Folders to Transfer box on the right.
  - Select transfer; enter information into the log-in box when it appears. Click OK.
GMAC Insurance

- **Parts Requirements** – No Aftermarket parts regardless of age or mileage. New OEM parts only for vehicles within factory warranty
  - LKQ are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with.
  - Reconditioned or Reconditioned OEM parts are applied second if applicable. Search vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted

- **Imaging Rules**
  - 4 Corners to include license plate. A good overall picture of the damaged area.
  - Vin and odometer pictures
  - Clear photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP

- **Estimating Specifics**
  - Download Rules – Open up Mitchell for assignment download
  - Open pathways inbox and the assignment will automatically be pulled. Note: you cannot merge a “dummy” estimate with an assignment
  - Once complete EMS the estimate. Open Mitchell, and attached estimate, attach images, finalize and submit

- **Additional Operations Allowances**
  - Cover Car $5.00 and .2
  - Hazardous Waste $5.00
  - Flex $8.00
  - Corrosion Protection $15.00 1st panel $10.00 addl panels
  - Coolant $15.00
  - 4WA $80.00
  - Evac and Charge 1.4 and $30.00
  - Seam Sealer $8.00
  - Tape Stripe $15.00 and .1
  - Painted Stripe $35.00 1st panel $20.00 addl panels

- **Insurer Specific Admin Requirements**
  - Vehicle description completely filled out (except vehicle condition and license expiration date)
  - Point of impact filled out
  - Drive/Non drive is selected
  - All vehicle options selected
  - Unrelated Prior Damage estimate should be prepared for old/pre existing damage

- **Related Prior Damage options**
  - Assess the extent of damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
  - Charge customer depreciation based on type of damage in question – replace, repair, refinish. Not to exceed 50% of cost of total operation

- **Towing/Storage entered if applicable

- **Estimating Philosophy – Writing the Estimate**
  - Repair vs. Replace – Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Write repair when possible as it is the most profitable and the preferred 1st option for GMAC.
  - Accuracy in Repair Planning is key
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- **Supplement Rules – Create supp in pathways – leave open until repairs are complete

- **Total Loss Rules**
  - If a vehicles repair amount goes over the 65% ’Total Loss Threshold’ in Pathways, run the vehicle make, model, and mileage thru NADA. Vehicle may be deemed a total loss if estimate exceeds 65% of ACV
  - Confirm options are correct and description are correct and contact the DRP representative to discuss
  - Totaling the vehicle will require categorizing the vehicle as a ‘total loss’ #15 in the location of damage indicator in Pathways. Lock and upload estimate in Mitchell.
  - The claim will be reassigned to a field adjuster
  - The adjuster may request a valuation be completed (the form will be faxed)
GMAC Checklist

- Final Billing and Payment Instructions
  - Have customer sign GMAC authorization form at drop off and fax to claim representative – this will prompt payment directly to the shop.
  - Once vehicle is delivered, process upload of final payment due by confirming net amount owed by insurer in estimate ‘Totals’ tab equals amount owed (balance due in payment tab) in CRISMA.
  - Insert line Final Bill in first line of estimate.
  - Make sure all supplement images are attached in Mitchell.
  - EMS final to Mitchell and upload.
  - Supplemental payment will be made directly to shop.

Instructions for “e-Claim Manager” on right side office PC:
1. Double click “e-Claim Manager” Icon to start program.
2. Click on the lightning bolt to check for new Assignments.
3. The Task Bar icon flashes when e-Claim Manager receives the assignment. (If the Task bar icon does not immediately begin flashing, wait a few minutes and click Send/Receive Folders again.
4. On the tool bar, click Send/Receive Folders again. The Task Bar icon stops flashing.
5. In the Folder Status pane, click Assignments.
6. If you do not see the assignment you want, go to “Finding an Existing Folder.”
7. On the tool bar, click Find Folder(s) (binoculars icon).
8. The Find Folder(s) window appears, Type the text or number you want to find in the appropriate box. To search on a range of dates, click the calendar buttons, and select the beginning and ending dates of the range. Click Search to begin the search. The search results appear in the Main window.
9. Open the assignment in eClaim Manager.
10. On the File menu, click Export EMS Assignment and then click Export CCC EMS.
11. The assignment is transferred to your estimating system's import directory as determined in Platform Setup.
12. In your estimating system, import the assignment, write the estimate, and then export the EMS and Estimate Report in PDF format.
13. In eClaim Manager, open the folder of the original assignment, then on the File menu, click Import EMS Estimate, and then click Import CCC EMS.
14. In the Import CCC EMS File window, select the estimate for the assignment and click Import.
15. In the Select CCC PDF Print Image dialog box, select the estimate report in PDF format and click OK.
16. A reminder message appears, Click OK.
17. An icon appears on the Estimating tab indicating the estimate imported from your estimating system.
18. Attach pictures by opening the folder you want to attach the pictures to.
19. Click the Images tab and at the bottom of the window click Get Card/Disk Images, the Get Images window appears.
20. Use the navigation pane on the left to locate the directory where you store your pictures. Click the images you want to attach to the folder. The images with the selected check boxes will be imported.
21. Click Transfer Images, The images are attached to the folder. The thumbnails on the Images tab include a text description and check box. The default text description indicates the time and date the image was placed in the directory in step 3. If the check box is selected, the picture will be uploaded with the folder.
22. Upload the folder by opening it and In the upper-right corner, select Ready to Send. On the File menu, click Save and Close.
23. On the tool bar, click Send/Receive Folders (lightning bolt icon).
24. In a few minutes, click Send/Receive Folders again, regardless of whether the upload was successful or unsuccessful, the Alerts icon (triangle with exclamation point) begins flashing.
25. Click the Alerts icon, Accepted uploads appear in green. Unaccepted uploads appear in red. Select the estimate to view (in the lower half of the window) information about the upload.
High Point Checklist

- **Parts Requirements** – All OEM for current model year if less than 12K miles. Repair quality and cycle time should be considered in part selection. Use discretion. Example: don't use an LKQ quarter if all that is needed is the outer panel.
  - LKQ are applied first if applicable. Search 3 yards and document with quote numbers or who you spoke with.
  - Reconditioned OEM parts are applied second if applicable. Search all recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps.
  - All Aftermarket can be used if CAPA, except structural. CAPA Sheet Metal is OK. Absorber and Reinforcement OEM ONLY! Any aftermarket vendor for Rads and condenser.
  - Glass – call After Hours Glass for price, markup %25 on estimate.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted.
  - A/M crash parts can be utilized with customer permission if the vehicle would otherwise be a total loss, EXCEPT STRUCTURAL!

- **Image Rules**
  - 4 corner shots of vehicle including one with license plate
  - Image of VIN and mileage. A good overall picture of the damaged area.
  - Describe damage explaining damage and repair thoughts inc time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage.
  - Use dots or colored marker for any hard to see damage to vehicle
  - Take teardown picture in RP.
  - Take pictures of any tow bills applied to estimate and load into Pathways.

- **Estimating Specifics**
  - Appearance allowances are encouraged.
  - NO BETTERMENT!
  - Run Audit from Pathways for compliance.

- **Additional Operations Allowances**
  - Mount and balance $10.00 and .5 labor
  - Cover Car $3.00
  - Hazardous Waste $3.00
  - Flex $16.00
  - Corrosion Protection - $5.00 and .2 labor – adjust according to size
  - Coolant $12.00 per gallon
  - 4WA $89.95 plus %25 markup
  - 2WA 59.95 plus %25 markup
  - Evac and charge as listed in Pathways
  - Caulk/Seam sealer $12.00 to $20.00– adjust according to size.
  - Tape Stripe $15.00 and .3 labor first panel, add .2 each addl panel.
  - Painted Stripe $35.00 per panel or per sublet bill plus %25 markup.
  - Clean for delivery $15 - $20 depending on size of repairs.

- **Estimating Philosophy – Writing the estimate**
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly.
  - Accuracy in Repair Planning is key.
  - Write for repair when possible as it is the most profitable and preferred 1st option for State Farm.
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending.
  - Consult P pages to identify included/not included operations.

- **Supplement Rules**
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
  - Call Adjuster at number on front page of estimate with Claim Number and description of what is on the Supplement. Vehicle must be at the shop for any supplement to be honored unless approved over the phone by adjuster.

- **Insurer Specific Admin Requirements**
  - Let customer know High Point will conduct satisfaction survey.
  - Estimate description completely filled out (except vehicle condition and license expiration date),
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected.
  - Prior damage documented in notes section, no estimate.
  - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer.
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company.
  - Tow bill/storage entered if applicable.

- **RATES:**
  - BODY - $44
  - PAINT - $44
  - MECHANICAL - $46
  - FRAME - $46
  - MATERIALS - $23
  - Sublet work markup %25

- **Supplement Rules**
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
  - Call Adjuster at number on front page of estimate with Claim Number and description of what is on the Supplement. Vehicle must be at the shop for any supplement to be honored unless approved over the phone by adjuster.
High Point Check list

- Total Loss Rules *****HANDLED BY HIGH POINT*****

Final Billing and Payment Instructions

- Checks will never be sent with lien holder on them.
- Bill using standard procedure.
Geico Checklist

- Parts Requirements – Current model year and 12K miles for OEM. 
  Repair quality and cycle time should be considered in part selection. 
  Use discretion. Example: don’t use an LKQ quarter if all that is 
  needed is the outer panel.
  - LKQ - first if applicable. Search 2 yards and document with quote 
    numbers or who you spoke with.
  - Aftermarket - second, to be used for rads / conds 
    /suspension/exhaust parts/mechanical/Chrome bumpers – YES for 
    CRASH PARTS. Document Vendor/Address/Phone #
  - Reconditioned - third OEM parts are applied second if applicable. 
    Search all recond vendors for parts like bumpers, wheels, or 
    headlamps. RPW search for reconditioned headlamps
  - Glass – call After Hours Glass for price, markup %25 on estimate.
  - OEM parts to be utilized after any and all alternative part searches 
    have been exhausted.
  - Absorber and Reinforcement must be OEM.

- Image Rules
  - 4 corner shots of vehicle including one with license plate.
  - A good overall picture of the damaged area.
  - Image of VIN and mileage
  - Describe damage explaining damage and repair thoughts inc. time 
    and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Take pictures of any tow bills applied to estimate attaching to 
    pathways with caption

- Estimating Specifics
  - Appearance allowances are encouraged.
  - Betterment applied to measurable items
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Mount and balance $12.50
  - Cover Car .2 refinish time
  - Hazardous Waste $2.50
  - Flex $10.00
  - Corrosion Protection - $10 and 2 body labor
  - Coolant $12.00 per gallon
  - 4WA Dealer rate $89.95 plus %25 markup
  - Evac and charge Whatever CCC Pathways pays
  - Caulk $10.00
  - Seam Sealer $10.00
  - Tape Stripe $10.00 and .3 labor
  - Painted Stripe $35 per panel
  - Clean for delivery .3 labor

- Insurer Specific Admin Requirements
  - Estimate description completely filled out (except vehicle condition 
    and license expiration date),
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage documented (no estimate) in notes section
    - Related Prior damage options - Assess the extent of the 
      prior damage – minimal disruption to production that will not 
      require us to incur additional expense (an additional blend 
      for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it 
      would be cheaper if they addressed now and not get 
      charged by insurance company
  - Tow bill/storage entered if applicable.
  - RATES:
    - BODY- $44
    - PAINT-$44
    - MECHANICAL-$44
    - FRAME-$44
    - MATERIALS-$25
    - NO MARKUP ON SERVICE WORK-THEY WILL PAY 
      TRANSPORTATION TIME TO DEALER

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair high priority. Use good 
    judgment when choosing the operation including cost effectiveness 
    of the part. Blend operations should be considered in repair 
    decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and 
    preferred 1st option
  - Refinish operations – OK to Adjust base coat on repair panels 
    according to repair size and maintain full clear. Rule of thumb: blend 
    when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplement on additional repairs or parts 
    replacement as needed.
  - Save all supplemental parts. Take pictures to support 
    additional damage and proceed with repair.
  - Fax Supplement Request Form to 866-954-4381 or E-mail to 
    R8ADSuppSNJ@GEICO.com.
Geico Check list

- Total Loss Rules *****HANDLED BY GEICO*****
  - If a vehicle repair amount goes over the 'Total Loss Threshold' in Pathways, run the vehicle make, model, and mileage thru NADA. Call GEICO to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

- Final Billing and Payment Instructions
  - Bill using standard procedure.

Notes:
United Farm Family Checklist

- Parts Requirements – 2 years Old for OEM. Repair quality and cycle time should be considered in part selection. Use discretion. Example: don’t use an LKQ quarter if all that is needed is the outer panel.
  - LKO - first if applicable. Search 2 yards and document with quote numbers or who you spoke with. NO Suspension.
  - Aftermarket - second, ONLY CAPA to be used for rads / conds /suspension/exhaust parts/mechanical/Chrome bumpers – YES for CRASH PARTS. Document Vendor/Address/Phone #
  - Reconditioned - third OEM parts are applied second if applicable. Search all recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps
  - Glass – call After Hours Glass for price, markup %25 on estimate.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted.
  - Absorber and Reinforcement must be CAPA or OEM.

- Image Rules
  - 4 corner shots of vehicle including one with license plate.
  - A good overall picture of the damaged area.
  - Image of VIN and mileage
  - Describe damage explaining damage and repair thoughts inc. time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Take pictures of any tow bills applied to estimate attaching to pathways with caption

- Estimating Specifics
  - Appearance allowances are encouraged.
  - Betterment applied to measurable items only if it enhances the value of the vehicle.
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Mount and balance $12.50
  - Cover Car .2 refinish time
  - Hazardous Waste $2.50
  - Flex $10.00
  - Corrosion Protection - $10 and .2 body labor
  - Coolant $12.00 per gallon
  - 4WA Dealer rate $89.95 plus %25 markup
  - Evac and charge Whatever CCC Pathways pays
  - Caulk $10.00
  - Seam Sealer $10.00
  - Tape Stripe $10.00 and .3 labor
  - Painted Stripe $35 per panel
  - Clean for delivery .3 labor

- Insurer Specific Admin Requirements
  - Estimate description completely filled out (except vehicle condition and license expiration date),
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage documented, DO AN ESTIMATE.
    - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
  - Tow bill/storage entered if applicable
  - RATES:
    - BODY- $44
    - PAINT-$44
    - MECHANICAL-$44
    - FRAME-$50
    - MATERIALS-$24

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and preferred 1st option
  - Refinish operations – OK to Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed. Take pictures to support additional damage and proceed with repair. Save damaged parts. Call in supplement to adjuster listed on estimate.
Total Loss Rules *****HANDLED BY United Farm Family *****

- If a vehicle repair amount goes over the "Total Loss Threshold" in Pathways, run the vehicle make, model, and mileage thru NADA. Call United Farm Family to discuss with them if you feel that car is a Total Loss. Proceed if told to do so.

Final Billing and Payment Instructions

- Bill using standard procedure.
Allstate Checklist

- **Parts Requirements** – Current Year + 12Kno model year or mileage restrictions for LKQ or Recond. Repair quality and cycle time should be considered in part selection. Use discretion. Example: don’t use an LKQ quarter if all that is needed is the outer panel.
  - LKQ are applied first if applicable. Search 2 yards and document with quote numbers or who you spoke with.
  - Reconditioned OEM parts are applied second if applicable. Search all recond vendors for parts like bumpers, wheels, or headlamps. RPW search for reconditioned headlamps.
  - Aftermarket CAPA ONLY to be used for rads/conds/suspension/exhaust parts/mechanical/Chrome bumpers – NO CRASH PARTS. Document Vendor/Address/Phone # OEM ONLY for Reinf and Absorbers.

- **Image Rules**
  - 4 corner shots of vehicle including one with license plate, VIN and mileage. A good overall picture of the damaged area.
  - Describe damage explaining damage and repair thoughts inc time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage.
  - Use dots or colored marker for any hard to see damage to vehicle.
  - After teardown pictures to be taken in RP.

- **Estimating Specifics**
  - Appearance allowances encouraged for Allstate.
  - NO Betterment.
  - Run Accumark Audit from Pathways for compliance.

- **Additional Operations Allowances**
  - Mount and balance $12.50
  - Cover Car $3.00
  - Hazardous Waste $3.00
  - Flex $10.00
  - Corrosion Protection - $6.00
  - Coolant $14.00 per gallon
  - 4WA $89.95 + %25 markup
  - Evac and charge as listed in Pathways
  - Freon $10.00
  - Caulk/Seam sealer $12.00
  - Tape Stripe $20.00 and .2 labor
  - Painted Stripe $35 or by invoice +%25 markup
  - Clean for delivery .5 labor

- **Insurer Specific Admin Requirements**
  - Let customer know Allstate may inspect vehicle post repair and conduct a satisfaction survey.
  - Estimate description completely filled out (except vehicle condition and license expiration date).
  - Point of impact selected.
  - Drive/Non drive is selected.
  - All vehicle options are selected.
  - Prior damage documented in notes section.
    - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer.
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company.
    - If no other alternative, write prior damage estimate. Enter the amount as a negative line in estimate to reflect customer responsibility.
  - Tow bill/storage entered if applicable.

- **RATES:**
  - BODY - $45
  - PAINT - $45
  - MECHANICAL - $45
  - FRAME - $48
  - MATERIALS - $28
  - NO MARKUP ON SERVICE WORK THEY WILL PAY TRANSPORTATION TIME TO DEALER.

- **Estimating Philosophy – Writing the estimate**
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly.
  - Accuracy in Repair Planning is key.
  - Write for repair when possible as it is the most profitable and preferred 1st option for Allstate.
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending.
  - Consult P pages to identify included/not included operations.

- **Supplement Rules**
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
  - Fax Supplement Request Form to 800-813-5354. Supplement Request phone number is 800-300-2259 extension 5280.
Allstate Check list

- Total Loss Rules *****HANDLED BY ALLSTATE, FOR YOUR INFO ONLY*****
- Final Billing and Payment Instructions

• Bill using standard procedure. Get all money and supplements reconciled before delivering car.
Palisades Checklist

- Parts Requirements – **Insured Vehicles** only use OEM parts or LKQ parts, except rads and condensers-use any vendor for those. All suspension parts must be OEM. use all Aftermarket CAPA parts, including **Claimant Vehicles** structural. OEM parts can only be used after any and all alternative part searches have been exhausted
  - Glass – call After Hours Glass for price, markup %25 on estimate.

- Image Rules
  - 4 corner shots of vehicle including one with license plate, VIN and mileage.
  - A good overall picture of the damaged area.
  - Describe damage explaining damage and repair thoughts inc time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP

- Estimating Specifics
  - Appearance allowances encouraged for Palisades
  - NO Betterment for Insured, Betterment used on Claimant vehicle if there is prior damage to a repaired area like a bumper that has right side damage, but the left side is scraped up. Use your judgment, mostly for cars in bad shape.
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Mount and balance .3 labor
  - Cover Car $3.00
  - Hazardous Waste $3.50
  - Flex $7.50 for each bumper painted
  - Corrosion Protection - $15.00, no labor
  - Coolant $12.50 per gallon
  - 4WA $89.95 + %25 markup
  - Evac and charge as listed in Pathways
  - Freon $15.00
  - Caulk/Seam sealer .2 labor
  - Tape Stripe $15.00 and .2 labor, add .2 per addl panel
  - Painted Stripe 1 hour refinish or sublet plus %25 markup
  - Clean for delivery $15.00

- Insurer Specific Admin Requirements
  - Let customer know Allstate may inspect vehicle post repair and conduct and satisfaction survey
  - Estimate description completely filled out (except vehicle condition and license expiration date),
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage documented in notes section. No estimate required.
    - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
    - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
    - If no other alternative, write prior damage estimate. Enter the amount as a negative line in estimate to reflect customer responsibility
  - Tow bill/storage entered if applicable

- RATES:
  - **BODY** - $44
  - **PAINT** - $44
  - **MECHANICAL** - $50
  - **FRAME** - $46
  - **MATERIALS** - $23
  - %25 markup on sublet work

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and preferred 1st option for Palisades
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed. Take pictures to support additional damage and proceed with repair. Keep all parts for supplements that are not on original estimate.
Palisades Check list

- Total Loss Rules *****HANLDLED BY PALISADES, FOR YOUR INFO ONLY*****
- Final Billing and Payment Instructions

- Bill using standard procedure. Get all money and supplements reconciled before delivering car. Palisades will issue check to insured and lien holder if the customer doesn’t know which shop they are going to.
TBS @ Pellegrino Checklist

- Parts Requirements – Use parts type that are on CSR Estimate or listed in Customer Notes
- Image Rules
  - 4 corner shots of vehicle including one with license plate. A good overall picture of the damaged area.
  - Image of vin and mileage
  - Describe damage explaining damage and repair thoughts inc. time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage.
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP

- Estimating Specifics
  - No Betterment
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances:
  Use our predefined charges for additional operations.

- TBS @ Specific Admin Requirements
  - Estimate description completely filled out (except vehicle condition and license expiration date).
  - Point of impact selected.
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage is noted by CSR on vehicle.
    - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
  - Tow bill/storage entered if applicable
  - RATES:
    - BODY - $45
    - PAINT - $45
    - MECHANICAL - $45
    - FRAME - $48
    - STRUCTURAL - $50
    - MATERIALS - $28
    - 25% MARKUP ON ALL SUBLET AND LKQ PARTS.

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair high priority. Use good judgment when choosing the operation including cost effectiveness of the part. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and preferred 1st option
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed.
  - Save all supplemental parts. Take pictures to support additional damage and proceed with repair.
TBS @ Pellegrino Checklist

- **Total Loss Rules**
  - If a vehicle repair amount goes over the 'Total Loss Threshold' in Pathways, ask the CSR to contact the customer and see how they want to proceed.

- **Final Billing and Payment Instructions**
  - Bill using standard procedure.
AAA Mid-Atlantic Checklist

- Parts Requirements – NO Aftermarket Sheet Metal or Headlamps are ever used. LKQ should be used unless the vehicle is same model year or less than 15,000 miles. Repair quality and cycle time should be considered in part selection. Don’t use an LKQ quarter if all that is needed is the outer panel. If replacing is cheaper than repairing, then replace the part.
  - LKQ are applied first if applicable. No Steering, Suspension, Air Bags, Anti Lock Brakes, et cetera. Wheels, Rear Axle assemblies, Trailing axles, steering columns, and steering wheels can be used. Search 3 yards and document with quote numbers from Alternate Parts Search Form.
  - Reconditioned OEM parts are applied second if applicable. Search all record vendors for parts like bumpers, wheels, or headlamps.
  - Aftermarket ONLY to be used for rads/conds/suspension/exhaust parts/mechanical/Chrome bumpers – NO CRASH PARTS.
  - Document Vendor name and Phone #
  - Glass – call After Hours Glass for price, markup %25 on estimate.
  - OEM parts to be utilized after any and all alternative part searches have been exhausted

- Image Rules
  - One picture of the Direction To Pay.
  - 4 corner shots of vehicle including one with license plate.
  - A good overall picture of the damaged area.
  - Image of VIN and mileage
  - Describe damage explaining damage and repair thoughts inc time and date stamp. Do not simply put right front damage.
  - Clear overview photos of any prior unrelated damage
  - Use dots or colored marker for any hard to see damage to vehicle
  - After teardown pictures to be taken in RP
  - Take pictures of any tow bills applied to estimate and attach to Pathways Estimate

- Estimating Specifics
  - Appearance allowances can be used on all cosmetic damage, scratches to chrome bumpers, bumper covers, wheels, scuffs on side of tires
  - Betterment/depreciation is applied to measurable items. All betterment assessments should be listed in the estimate and fully explained to the owner.
  - Depreciation should be based on months used versus warranty length.
  - If a battery has no warranty, it should be depreciated %20 per year.
  - Tires are depreciated by comparing original tread depth to current tread depth in 32nds of an inch.
  - Complete repaint should be depreciated at %10 per year, no to exceed %50 percent.
  - No depreciation when panel painting
  - Vinyl tops, convertible tops and seats should be depreciated %10 per year, not to exceed %75 percent
  - Engine and transmission, et cetera must be authorized by AAA
  - Material Damage analyst, Dan Youngberg @ 888-222-0086 X66430
  - Run Accumark Audit from Pathways for compliance

- Additional Operations Allowances
  - Use the pre-defined allowances in the Parts Tables, if an item is not listed, use our parts code pre defined charges.

- Insurer Specific Admin Requirements
  - Make sure the damage on the vehicle matches the assignment reported damage.
  - Contact the owner the same day that the assignment is received.
  - The estimate should be uploaded within 24 hours of receiving the assignment, even if we have to write a Drive In Estimate. AAA will not bother us if we just schedule a drive-able repair for a time in the future as long as we call 888-222-0086 and let them know what is going on
  - Fill in “Days to Repair” in Admin Screen 2.
  - Let customer know AAA may inspect vehicle post repair and conduct a satisfaction survey
  - Estimate description completely filled out (except vehicle condition and license expiration date),
  - Point of impact selected
  - Drive/Non drive is selected.
  - All vehicle options are selected
  - Prior damage documented in notes section, write a quick estimate for prior damage
  - Related Prior damage options - Assess the extent of the prior damage – minimal disruption to production that will not require us to incur additional expense (an additional blend for example) repair as a service to the customer
  - Up sell if possible by explaining what prior damage is and it would be cheaper if they addressed now and not get charged by insurance company
  - Tow bill/storage entered if applicable

- Estimating Philosophy – Writing the estimate
  - Repair vs. Replace – Quality of repair highest priority. Use good judgment when choosing the operation including cost effectiveness of the parts. Blend operations should be considered in repair decision. Write for what is necessary to repair the vehicle properly
  - Accuracy in Repair Planning is key
  - Write for repair when possible as it is the most profitable and preferred 1st option for AAA
  - Refinish operations – Adjust base coat on repair panels according to repair size and maintain full clear. Rule of thumb: blend when necessary but not just for the sake of blending
  - Consult P pages to identify included/not included operations
AAA Mid-Atlantic Checklist

- Total Loss Rules
  - If a vehicle’s repair amount goes over the ‘Total Loss Threshold’ in Pathways, Call AAA at 888-222-0086 and it will be assigned to Staff Appraiser.
  - Do not lock or upload an estimate
  - If there is pre-existing damage or the age and condition of the vehicle indicates to you that the vehicle should be considered a total loss, but the Total Loss Warning has not been activated because the appraised damages does not exceed the threshold, contact AAA Mid-Atlantic, Dan Youngberg at 888-222-0086 X66430 to discuss what to do.

- Supplement Rules
  - Create any supplement on additional repairs or parts replacement as needed. Take pictures to support additional damage and proceed with repair. Keep an open supplement until the repairs are completed.

- Final Billing and Payment Instructions
  - Use the notes section to document that the Direction to Pay has been obtained. Failure to do so will result in a two party check being sent to the repair facility.
  - Make sure a Picture of the Direction to Pay is attached in Pathways.
  - Original payment will be sent to shop after estimate is locked and uploaded
  - Once vehicle is delivered, process upload of final payment due by confirming net amount owed by insurer in estimate ‘Totals’ tab equals amount owed (balance due in payment tab) in CRISMA
  - Make sure all supplement images are attached
  - Supplemental payments will be made directly to shop after estimate is locked and uploaded

• Notes:
• Any problems with the repairs should be fixed within five days.