Inspection Guidelines - Vehicle Condition



Inspection Guidelines for Vehicle Condition are used to determine the condition of key components of the loss vehicle. These guidelines describe physical characteristics for the major vehicle components. Based on these guidelines, the insurance company will determine the condition of the vehicle prior to the loss. CCC will then make dollar adjustments that reflect the impact the reported condition has on the value of loss vehicle.

The Vehicle age is an important factor in a vehicle's relative condition and is addressed via three age groups: current year through four years of age, five through nine years old, and ten years and older. A vehicle with a model year of the current calendar year or newer will be considered "0" years.

The three vehicle age ranges are:

0-4 YEARS





These four condition levels are:

MAJOR WEAR

NORMAL WEAR

DEALER READY

EXCEPTIONAL

The legend below provides definitions of terms used in the matrices:

Glass / Interior

- If a windshield is cracked it should be handled as unrelated prior damage. A bulls-eye is a chip and a star is a crack.
- Glass includes all panes of glass, with the primary consideration given to the windshield.
- Carpet includes all permanent floor coverings and interior trim panels
- Dashboard also includes steering wheel, console, cup holders and glove box as well as vents, gauges and all components of the instrument panel.

Tread

- To calculate the % of tread remaining, divide the current tread depth by the original new tread depth of the tire. Round up to the nearest whole percentage i.e. 3/11 (0.2727)=28%
- Exact new tire tread depth is available in the estimating tire database.
- Typical new tread depth on a cartire is 11/32"; low profile is 9/32"; typical pickup, van or utility vehicle is 14/32"; over-sized tire is 21/32".
- Mismatched brands of tires (per axel) could be handled with a prior damage estimate.

Headliner

- Convertible soft top is considered as Headliner.
 Convertible hard top exterior is Sheet Metal and interior is Headliner.
- Sun visors are taken into consideration with the Headliner. Primary consideration should be given to entire headliner.



General

- One area may not represent the overall condition of that category
- Numerous or many is five or more; some or few mean between two and four. These counts are for the entire vehicle.
- Large is more than one inch; small implies an inch or less
- Bed area of pickup trucks may show wear from usage and this should be considered normal. Evaluate condition based on external panels, and use unrelated damage estimates for excessive damage to the bed area.
- Sheet metal also includes composite body panels.
- Trim includes bumpers, wheel rims, grille, door handles, outside mirrors, moldings, body cladding, headlight and taillight lenses - any exterior component excluding non-factory accessories.

Damage

- Deep damage extends below the surface level. For example, a finger nail dragged over the area will catch.
- A ding is a small dimple that does not cause curvature in the surrounding sheet metal. A dent is a large indentation, which causes a depression or contouring in the immediate area.

		VEHICLE VALUATION				
)-4	CCC SONE.	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
Y	EARS	CLEANLINESS	Lightly soiled, faded and/or discolored.	Clean.	■ Very clean.	Excellent.
	SEATS	SURFACE	Few small tears, holes and/or burn marks.	No significant tears, holes and/or burn marks.	No tears, holes or burn marks.	No wear of any kind. Flawless.
		WEAR	No significant bare spots.	No bare spots. No significant wear. Lightly worn primarily in driver's area.	No wear or bare spots.	No wear of any kind. Flawless.
		CLEANLINESS	Lightly soiled, faded and/or discolored.	Clean.	Very clean.	Excellent.
CARPETS		SURFACE	Few small tears, holes and/or burn marks.	No significant tears, holes and/or burn marks.	No tears, holes or burn marks.	No wear of any kind. Flawless.
		WEAR	No significant bare spots.	No bare spots. No significant wear. Lightly worn primarily in driver's area.	No wear or bare spots.	No wear of any kind. Flawless.
DASHBOARD		SURFACE	Significant scratches and/or gouges.	Few small scratches and/or gouges.	No significant scratches and/or gouges.	Excellent.
		COMPONENTS	Components damaged and/or cracked.	Minimal damage to components.	 Components firmly intact and functional. 	All components intact and functional.
		WEAR	Significant wear.	Light wear.	No significant wear.	No wear of any kind. Flawless.
		CLEANLINESS		Clean.	■ Very clean.	Excellent.
HEADLINER		SURFACE	Few small holes and/or burn marks.	No significant holes and/or burn marks.	No holes or burn marks.	No wear of any kind. Flawless.
		SCUFFS	Lightly scuffed.	No significant scuffing.		
		DENTS	Few dents and/or numerous dings.	Few dings.	■ No dents.	■ No dents or dings.
	SHEET METAL	RUST	No significant surface rust.	No rust.	No rust.	No rust.
ВОД		PANELS		All panels intact and properly aligned.	All panels intact and properly aligned.	All panels intact and properly aligned. Flawless.
	TRIM	COMPONENTS	Minimal damage to components.	No broken and/or missing components.	Components firmly intact.	Components firmly intact.
		DENTS	Few dents and/or numerous dings.	No dents. Few dings.	No dents.	No dents or dings. Flawless.
	GLASS	SURFACE	 Light surface scratches and/or pitting. Few chips. 	Light surface scratches and/or pitting.	No scratches or chips. Light pitting.	Excellent. No wear of any kind. Flawless.
		SURFACE	Few small deep chips and/or scratches. Minor swirl marks.	Few small chips and/or scratches.Minor swirl marks	Minimal surface chipping and/or scratches.	No chipping or scratches.
PAINT		COLOR	Slight Fading.	Slight Fading.	No significant wear and/or fading of any kind.	No wear or fading of any kind. Flawless.
		CONSISTENCY	No significant peeling and/or flaking.	No peeling and/or flaking.		
		LEAKS	Few small leaks.	Minor seepage.	No seepage.	No seepage.
ENGINE		WEAR	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show no wear.
		GREASE	 Significant dirt and grease in engine compartment. 	Minimal dirt and grease in engine compartment.	 Minimal dirt, no grease in engine compartment. 	 No dirt or grease in engine compartment. Flawless
TRANSMISSION		FLUID	Fluid dark brown.	Fluid slightly discolored.	 Fluid translucent and may be slightly discolored. 	Fluid is translucent and not discolored.
		LEAKS	Numerous leaks evident.	A few areas of seepage.	■ No seepage.	No seepage.
FRONT & REAR TIRES		PERCENT	■ 40% or less of new.	41% to 68% of new.	■ 69% to 90% of new.	Over 90% of new.
		EXAMPLE	■ Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	■ Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	■ Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)

		VEHICLE VALUATION				
	5-9	CCC SONE.	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
	YEARS	CLEANLINESS	 Significantly soiled, faded and/or discolored. 	Lightly soiled, faded and/or discolored.	■ Clean.	■ Very Clean.
SEATS		SURFACE	Numerous small tears and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes and/or burn marks.	No tears, holes or burn marks.
		WEAR	Significantly worn and/or bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
		CLEANLINESS	Significantly soiled and/or stained.	Lightly soiled and/or stained.	■ Clean.	■ Very Clean.
CARPETS		SURFACE	Numerous small tears, holes and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes and/or burn marks.	No tears, holes or burn marks.
		WEAR	Significantly worn and/or bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
DASHBOARD		SURFACE	Numerous scratches and/or gouges.	Few small scratches and/or gouges.	No significant scratches and/or gouges.	Excellent.
		COMPONENTS	 Components broken, cracked and/or missing. 	Minimal damage to components.	 Components firmly intact and functional. 	All components intact and functional.
		WEAR	Heavy wear.	Light wear.	No significant wear.	No wear of any kind. Flawless.
		CLEANLINESS			■ Clean.	■ Very Clean.
HEADLINER		SURFACE	Numerous small holes and/or burn marks.	Few small holes and/or burn marks.	No significant holes and/or burn marks.	No holes or burn marks.
		SCUFFS	Significantly scuffed.	Lightly scuffed.	No significant scuffing.	
		DENTS	Few dents and/or numerous dings.	Few dents and/or numerous dings.	Few dings.	■ No dents.
	SHEET METAL	RUST	Significant surface rust.	No significant surface rust.	No rust.	■ No rust.
ВОДУ		PANELS	Misaligned and/or missing panels.		All panels intact and properly aligned.	All panels intact and properly aligned.
Δ.	TRIM	COMPONENTS	Components damaged. Misaligned components.	Minimal damage to components.	 No broken and/or missing components. 	Components firmly intact.
		DENTS	Few dents and/or numerous dings.	Few dents and/or numerous dings.	No dents. Few dings.	No dents.
	GLASS	SURFACE	 Surface scratches and/or pitting. Few chips. 	Few chips.	Light surface scratches and/or pitting.	■ No scratches or chips. Light pitting.
		SURFACE	 Numerous small surface chips and/or scratches. Major swirl marks. 		 Minimal surface chipping and/or scratches. Minor swirl marks. 	■ No chipping or scratches.
	PAINT	COLOR	Significant fading.	Slight Fading.		No wear or fading of any kind. Flawless.
		CONSISTENCY	 Heavy peeling, flaking, fading and/or mismatched panels. 	No significant peeling and/or flaking.		
ENGINE		LEAKS	Few small leaks.	Minor seepage.	No seepage.	No seepage.
		WEAR	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show no wear.
		GREASE	 Significant dirt and grease in engine compartment. 	 Minimal dirt and grease in engine compartment. 	 Minimal dirt, no grease in engine compartment. 	 No dirt or grease in engine compartment. Flawless
TRANSMISSION		FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid translucent and may be slightly discolored.	Fluid is translucent and not discolored.
		LEAKS	Numerous leaks evident.	A few areas of seepage.	■ No seepage.	No seepage.
FRONT & REAR TIRES		PERCENT	■ 40% or less of new.	41% to 68% of new.	■ 69% to 90% of new.	Over 90% of new.
		EXAMPLE	■ Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	■ Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)

	104	VEHICLE VALUATION				
	EARS _	CCC SONE.	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
	EARS	CLEANLINESS	 Heavily soiled, faded and/or discolored. 	 Lightly soiled, faded and/or discolored. 	■ Clean.	■ Very clean.
	SEATS	SURFACE	Numerous large tears, holes and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No tears, holes or burn marks.
		WEAR	Heavily worn and bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
		CLEANLINESS	 Heavily soiled, faded and/or discolored. 	Lightly soiled and/or stained.	■ Clean.	■ Very clean.
CARPETS		SURFACE	Numerous large tears, holes and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No tears, holes or burn marks.
		WEAR	Heavily worn with bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
DASHBOARD		SURFACE	Numerous large scratches and/or gouges.	Significant scratches and/or gouges.	Few small scratches and/or gouges.	No significant scratches and/or gouges.
		COMPONENTS	 Components broken, cracked and/or missing. 	 Components damaged and/or cracked. 	Minimal damage to components.	 Components firmly intact and functional.
		WEAR	Heavy wear.	Significant wear.	Light wear.	■ No significant wear.
		CLEANLINESS			Clean.	Very clean.
HEADLINER		SURFACE	Numerous large holes and/or burn marks.	 Few small significant holes and/or burn marks. 	No significant holes and/or burn marks.	No holes or burn marks.
		SCUFFS	Heavily scuffed.	Lightly scuffed.	No significant scuffing.	
		DENTS	Numerous dents and dings.	Few dents and/or numerous dings.	Few dings.	■ No dents.
	SHEET METAL	RUST	Areas of rust with holes.	No significant surface rust.	No rust.	No rust.
ВОДУ		PANELS	Misaligned or missing panels.		All panels intact and properly aligned.	All panels intact and properly aligned.
ш	TRIM	COMPONENTS	 Components broken and/or missing. Misaligned components. 	Minimal damage to components.	No broken and/or missing components.	Components firmly intact.
		DENTS	Numerous dents and dings.	Few dents and/or numerous dings.	No dents. Few dings.	No dents.
	GLASS	SURFACE	Deep scratches and/or heavily pitted. Numerous chips.	 Light surface scratches and/or pitting. Few chips. 	Light surface scratches and/or pitting.	No scratches or chips. Light pitting.
		SURFACE	 Numerous large deep chips and/or scratches. 	Few small deep chips and/or scratches. Minor swirl marks.	Few small chips and/or scratches. Minor swirl marks.	 Minimal surface chipping and/or scratches.
PAINT		COLOR	Significant fading.	Slight fading.	Slight fading.	No significant wear and/or fading of any kind.
		CONSISTENCY	 Heavy peeling, flaking, fading and/or mismatched panels. 	No significant peeling and/or flaking.	No peeling and/or flaking.	
		LEAKS	Oil black and thick. Numerous leaks.	Few small leaks.	■ Minor seepage.	No seepage.
ENGINE		WEAR	Belts and hoses worn.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.
		GREASE	Dirt and grease cover parts of engine compartment.	 Significant dirt and grease in engine compartment. 	Minimal dirt and grease in engine compartment.	Minimal dirt, no grease in engine compartment.
TD	Nemiceion	FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid translucent and may be slightly discolored.	Fluid is translucent and not discolored.
IKA	ANSMISSION	LEAKS	Numerous leaks evident.	A few areas of seepage.	■ No seepage.	No seepage.
FRO	ONT & REAR	PERCENT	■ 40% or less of new.	41% to 68% of new.	■ 69% to 90% of new.	Over 90% of new.
TIRES		EXAMPLE	■ Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	■ Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	■ Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	■ Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)