

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.

These four condition levels are: **Fair, Private Owner, Dealer and Excellent**

The Vehicle's 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 following legend provides definitions of terms used in the matrices.

- One area may not represent the overall condition of that category. The exception to this guidance is the glass category. Glass includes all panes of glass, with the primary consideration given to the windshield.
- Numerous or many is five or more; some or few mean between two and four. These counts are for the entire vehicle.
- Deep damage extends below the surface level. For example, a finger nail dragged over the area will catch.
- Large is more than one inch; small implies an inch or less.
- 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.
- 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.
- 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.
- Body includes Sheet Metal and Trim.
- 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.
- 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 car tire is $11/32"$; low profile is $9/32"$; typical pickup, van or utility vehicle is $14/32"$; over-sized tire is $21/32"$.
- Glass - 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.
- 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.

Vehicles current year through four years of age

	Fair	Private Owner	Dealer	Excellent
Seats	Lightly soiled, faded and/or discolored. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.	Excellent. No wear of any kind. Flawless
Carpets	Lightly soiled and/or stained. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.	Excellent. No wear of any kind. Flawless
Dashboard	Significant scratches and/or gouges. Components damaged and/or cracked. Significant wear.	Few small scratches and/or gouges. Minimal damage to components. Light wear.	No significant scratches and/or gouges. Components firmly intact and functional. No significant wear.	Excellent. All components intact and functional. No wear of any kind. Flawless
Headliner	Few small holes and/or burn marks. Lightly scuffed.	Clean. No significant holes and/or burn marks. No significant scuffing.	Very clean. No holes or burn marks.	Excellent. No wear of any kind. Flawless
Body	Sheet Metal - Few dents and/or numerous dings. No significant surface rust. Trim - Minimal damage to components. Few dents and/or numerous dings.	Sheet Metal - Few dings. No rust. All panels intact and properly aligned. Trim - No broken and/or missing components. No dents. Few dings.	Sheet Metal - No dents. No rust. All panels intact and properly aligned. Trim - Components firmly intact. No dents.	Sheet Metal - No dents or dings. No rust. All panels intact and properly aligned. Flawless Trim - Components firmly intact. No dents or dings. Flawless
Glass	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
Paint	Few small deep chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight Fading.	Few small chips and/or scratches. No peeling and/or flaking. Minor swirl marks. Slight Fading.	Minimal surface chipping and/or scratches. No significant wear and/or fading of any kind.	No chipping or scratches. No wear or fading of any kind. Flawless.
Engine	Few small leaks. Belts and hoses firm, show minimal wear. Significant dirt and grease in engine compartment.	Minor seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment.	No seepage. Belts and hoses firm, show minimal wear. Minimal dirt, no grease in engine compartment.	No seepage. Belts and hoses firm, show no wear. No dirt or grease in engine compartment. Flawless
Transmission	Fluid dark brown. Numerous leaks evident.	Fluid slightly discolored. A few areas of seepage.	Fluid translucent and may be slightly discolored. No seepage.	Fluid is translucent and not discolored. No seepage.
Front Tires	40% or less of new. Example: Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	69% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	Over 90% of new. Example: Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)
Rear Tires				

Vehicles five through nine years of age

	Fair	Private Owner	Dealer	Excellent
Seats	Significantly soiled, faded and/or discolored. Numerous small tears and/or burn marks. Significantly worn and/or bare spots.	Lightly soiled, faded and/or discolored. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.
Carpets	Significantly soiled and/or stained. Numerous small tears and/or burn marks. Significantly worn and/or bare spots.	Lightly soiled and/or stained. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.
Dashboard	Numerous scratches and/or gouges. Components broken, cracked and/or missing. Heavy wear.	Few small scratches and/or gouges. Minimal damage to components. Light wear.	No significant scratches and/or gouges. Components firmly intact and functional. No significant wear.	Excellent. All components intact and functional. No wear of any kind. Flawless
Headliner	Numerous small holes and/or burn marks. Significantly scuffed.	Few small holes and/or burn marks. Lightly scuffed.	Clean. No significant holes and/or burn marks. No significant scuffing.	Very clean. No holes or burn marks.
Body	Sheet Metal - Few dents and/or numerous dings. Significant surface rust. Misaligned and/or missing panels. Trim - Components damaged. Few dents and/or numerous dings. Misaligned components.	Sheet Metal - Few dents and/or numerous dings. No significant surface rust. Trim - Minimal damage to components. Few dents and/or numerous dings.	Sheet Metal - Few dings. No rust. All panels intact and properly aligned. Trim - No broken and/or missing components. No dents. Few dings.	Sheet Metal - No dents. No rust. All panels intact and properly aligned. Trim - Components firmly intact. No dents.
Glass	Surface scratches and/or pitting. Few chips.	Light surface scratches and/or pitting. Few chips.	Light surface scratches and/or pitting.	No scratches or chips. Light pitting.
Paint	Numerous small surface chips and/or scratches. Heavy peeling, flaking, fading and/or mismatched panels. Major swirl marks. Significant fading.	Few small deep chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight Fading.	Minimal surface chipping and/or scratches. Minor swirl marks.	No chipping or scratches. No wear or fading of any kind. Flawless.
Engine	Few small leaks. Belts and hoses firm, show minimal wear. Significant dirt and grease in engine compartment.	Minor seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment.	No seepage. Belts and hoses firm, show minimal wear. Minimal dirt, no grease in engine compartment.	No seepage. Belts and hoses firm, show no wear. No dirt or grease in engine compartment. Flawless
Transmission	Fluid dark brown. Numerous leaks evident.	Fluid slightly discolored. A few areas of seepage.	Fluid translucent and may be slightly discolored. No seepage.	Fluid is translucent and not discolored. No seepage.
Front Tires	40% or less of new. Example: Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	69% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	Over 90% of new. Example: Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)
Rear Tires				

Vehicles ten or more years of age

	Fair	Private Owner	Dealer	Excellent
Seats	Heavily soiled, faded and/or discolored. Numerous large tears, holes and/or burn marks. Heavily worn and bare spots.	Lightly soiled, faded and/or discolored. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.
Carpets	Heavily soiled and/or stained. Numerous large tears, holes and/or burn marks. Heavily worn with bare spots.	Lightly soiled and/or stained. Few small tears, holes and/or burn marks. No significant bare spots.	Clean. No significant tears, holes and/or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	Very clean. No tears, holes or burn marks. No wear or bare spots.
Dashboard	Numerous large scratches and/or gouges. Components broken, cracked and/or missing. Heavy wear.	Significant scratches and/or gouges. Components damaged and/or cracked. Significant wear.	Few small scratches and/or gouges. Minimal damage to components. Light wear.	No significant scratches and/or gouges. Components firmly intact and functional. No significant wear.
Headliner	Numerous large holes and/or burn marks. Heavily scuffed.	Few small holes and/or burn marks. Lightly scuffed.	Clean. No significant holes and/or burn marks. No significant scuffing.	Very clean. No holes or burn marks.
Body	Sheet Metal - Numerous dents and dings. Areas of rust with holes. Misaligned or missing panels. Trim - Components broken and/or missing. Numerous dents and dings. Misaligned components.	Sheet Metal - Few dents and/or numerous dings. No significant surface rust. Trim - Minimal damage to components. Few dents and/or numerous dings.	Sheet Metal - Few dings. No rust. All panels intact and properly aligned. Trim - No broken and/or missing components. No dents. Few dings.	Sheet Metal - No dents. No rust. All panels intact and properly aligned. Trim - Components firmly intact. No dents.
Glass	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.
Paint	Numerous large deep chips and/or scratches. Heavy peeling, flaking, fading and/or mismatched panels. Significant fading.	Few small deep chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight Fading.	Few small chips and/or scratches. No peeling and/or flaking. Minor swirl marks. Slight Fading.	Minimal surface chipping and/or scratches. No significant wear and/or fading of any kind.
Engine	Oil black and thick. Numerous leaks. Belts and hoses worn. Dirt and grease cover parts of engine compartment.	Few small leaks. Belts and hoses firm, show minimal wear. Significant dirt and grease in engine compartment.	Minor seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment.	No seepage. Belts and hoses firm, show minimal wear. Minimal dirt, no grease in engine compartment.
Transmission	Fluid dark brown. Numerous leaks evident.	Fluid slightly discolored. A few areas of seepage.	Fluid translucent and may be slightly discolored. No seepage.	Fluid is translucent and not discolored. No seepage.
Front Tires	40% or less of new. Example: Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11)	41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	69% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11)	Over 90% of new. Example: Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)
Rear Tires				