

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:

MAJOR WEAR

NORMAL WEAR

DEALER READY

EXCEPTIONAL

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

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

5-9
YEARS

10+
YEARS

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 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".
- Mismatched brands of tires (per axle) 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.



0-4 YEARS

MAJOR WEAR

NORMAL WEAR

DEALER READY

EXCEPTIONAL

	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
SEATS	CLEANLINESS	<ul style="list-style-type: none"> Lightly soiled, faded and/or discolored. 	Clean.	<ul style="list-style-type: none"> Very clean.
	SURFACE	<ul style="list-style-type: none"> Few small tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No significant tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No wear of any kind. Flawless.
	WEAR	<ul style="list-style-type: none"> No significant bare spots. 	<ul style="list-style-type: none"> No bare spots. No significant wear. Lightly worn primarily in driver's area. 	<ul style="list-style-type: none"> No wear of any kind. Flawless.
CARPETS	CLEANLINESS	<ul style="list-style-type: none"> Lightly soiled, faded and/or discolored. 	Clean.	<ul style="list-style-type: none"> Very clean.
	SURFACE	<ul style="list-style-type: none"> Few small tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No significant tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No wear of any kind. Flawless.
	WEAR	<ul style="list-style-type: none"> No significant bare spots. 	<ul style="list-style-type: none"> No bare spots. No significant wear. Lightly worn primarily in driver's area. 	<ul style="list-style-type: none"> No wear of any kind. Flawless.
DASHBOARD	SURFACE	<ul style="list-style-type: none"> Significant scratches and/or gouges. 	<ul style="list-style-type: none"> Few small scratches and/or gouges. 	<ul style="list-style-type: none"> No significant scratches and/or gouges.
	COMPONENTS	<ul style="list-style-type: none"> Components damaged and/or cracked. 	<ul style="list-style-type: none"> Minimal damage to components. 	<ul style="list-style-type: none"> Components firmly intact and functional.
	WEAR	<ul style="list-style-type: none"> Significant wear. 	<ul style="list-style-type: none"> Light wear. 	<ul style="list-style-type: none"> No significant wear.
HEADLINER	CLEANLINESS		Clean.	<ul style="list-style-type: none"> Very clean.
	SURFACE	<ul style="list-style-type: none"> Few small holes and/or burn marks. 	<ul style="list-style-type: none"> No significant holes and/or burn marks. 	<ul style="list-style-type: none"> No wear of any kind. Flawless.
	SCUFFS	<ul style="list-style-type: none"> Lightly scuffed. 	<ul style="list-style-type: none"> No significant scuffing. 	
BODY	DENTS	<ul style="list-style-type: none"> Few dents and/or numerous dings. 	<ul style="list-style-type: none"> Few dings. 	<ul style="list-style-type: none"> No dents or dings.
	RUST	<ul style="list-style-type: none"> No significant surface rust. 	<ul style="list-style-type: none"> No rust. 	<ul style="list-style-type: none"> No rust.
	PANELS		<ul style="list-style-type: none"> All panels intact and properly aligned. 	<ul style="list-style-type: none"> All panels intact and properly aligned. Flawless.
GLASS	COMPONENTS	<ul style="list-style-type: none"> Minimal damage to components. 	<ul style="list-style-type: none"> No broken and/or missing components. 	<ul style="list-style-type: none"> Components firmly intact.
	DENTS	<ul style="list-style-type: none"> Few dents and/or numerous dings. 	<ul style="list-style-type: none"> No dents. Few dings. 	<ul style="list-style-type: none"> No dents or dings. Flawless.
	SURFACE	<ul style="list-style-type: none"> Light surface scratches and/or pitting. Few chips. 	<ul style="list-style-type: none"> Light surface scratches and/or pitting. 	<ul style="list-style-type: none"> No scratches or chips. Light pitting. Excellent. No wear of any kind. Flawless.
PAINT	SURFACE	<ul style="list-style-type: none"> Few small deep chips and/or scratches. Minor swirl marks. 	<ul style="list-style-type: none"> Few small chips and/or scratches. Minor swirl marks. 	<ul style="list-style-type: none"> Minimal surface chipping and/or scratches. No chipping or scratches.
	COLOR	<ul style="list-style-type: none"> Slight Fading. 	<ul style="list-style-type: none"> Slight Fading. 	<ul style="list-style-type: none"> No wear or fading of any kind. Flawless.
	CONSISTENCY	<ul style="list-style-type: none"> No significant peeling and/or flaking. 	<ul style="list-style-type: none"> No peeling and/or flaking. 	<ul style="list-style-type: none"> No wear or fading of any kind. Flawless.
ENGINE	LEAKS	<ul style="list-style-type: none"> Few small leaks. 	<ul style="list-style-type: none"> Minor seepage. 	<ul style="list-style-type: none"> No seepage.
	WEAR	<ul style="list-style-type: none"> Belts and hoses firm, show minimal wear. 	<ul style="list-style-type: none"> Belts and hoses firm, show minimal wear. 	<ul style="list-style-type: none"> Belts and hoses firm, show no wear.
	GREASE	<ul style="list-style-type: none"> Significant dirt and grease in engine compartment. 	<ul style="list-style-type: none"> Minimal dirt and grease in engine compartment. 	<ul style="list-style-type: none"> Minimal dirt, no grease in engine compartment. Flawless.
FRONT & REAR TIRES	FLUID	<ul style="list-style-type: none"> Fluid dark brown. 	<ul style="list-style-type: none"> Fluid slightly discolored. 	<ul style="list-style-type: none"> Fluid is translucent and not discolored.
	LEAKS	<ul style="list-style-type: none"> Numerous leaks evident. 	<ul style="list-style-type: none"> A few areas of seepage. 	<ul style="list-style-type: none"> No seepage.
	PERCENT	<ul style="list-style-type: none"> 40% or less of new. 	<ul style="list-style-type: none"> 41% to 68% of new. 	<ul style="list-style-type: none"> 69% to 90% of new.
EXAMPLE	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11) 	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) 	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 8/32 = 73% (8/11) 	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)

	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
SEATS	CLEANLINESS	Significantly soiled, faded and/or discolored.	Lightly soiled, faded and/or discolored.	Clean.
	SURFACE	Numerous small tears and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes and/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.
CARPETS	CLEANLINESS	Significantly soiled and/or stained.	Lightly soiled and/or stained.	Clean.
	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.
	WEAR	Significantly worn and/or bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.
DASHBOARD	SURFACE	Numerous scratches and/or gouges.	Few small scratches and/or gouges.	No significant scratches and/or gouges.
	COMPONENTS	Components broken, cracked and/or missing.	Minimal damage to components.	Components firmly intact and functional.
	WEAR	Heavy wear.	Light wear.	No significant wear.
HEADLINER	CLEANLINESS			Clean.
	SURFACE	Numerous small holes and/or burn marks.	Few small holes and/or burn marks.	No significant holes and/or burn marks.
	SCUFFS	Significantly scuffed.	Lightly scuffed.	No significant scuffing.
BODY	DENTS	Few dents and/or numerous dings.	Few dents and/or numerous dings.	Few dings.
	RUST	Significant surface rust.	No significant surface rust.	No rust.
	PANELS	Misaligned and/or missing panels.	All panels intact and properly aligned.	All panels intact and properly aligned.
GLASS	COMPONENTS	Components damaged. Misaligned components.	Minimal damage to components.	No broken and/or missing components.
	DENTS	Few dents and/or numerous dings.	Few dents and/or numerous dings.	No dents.
	SURFACE	Surface scratches and/or pitting. Few chips.	Light surface scratches and/or pitting. Few chips.	No scratches or chips. Light pitting.
PAINT	SURFACE	Numerous small surface chips and/or scratches. Major swirl marks.	Few small deep chips and/or scratches. Minor swirl marks.	Minimal surface chipping and/or scratches. Minor swirl marks.
	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.
	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. Flawless.
TRANSMISSION	FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid is translucent and not discolored.
	LEAKS	Numerous leaks evident.	A few areas of seepage.	No seepage.
	PERCENT	40% or less of new.	41% to 68% of new.	69% to 90% of new.
FRONT & REAR TIRES	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)

	MAJOR WEAR	NORMAL WEAR	DEALER READY	EXCEPTIONAL
SEATS	CLEANLINESS	<ul style="list-style-type: none"> Heavily soiled, faded and/or discolored. 	<ul style="list-style-type: none"> Lightly soiled, faded and/or discolored. 	<ul style="list-style-type: none"> Clean. Very clean.
	SURFACE	<ul style="list-style-type: none"> Numerous large tears, holes and/or burn marks. 	<ul style="list-style-type: none"> Few small tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No significant tears, holes or burn marks.
	WEAR	<ul style="list-style-type: none"> Heavily worn and bare spots. 	<ul style="list-style-type: none"> No significant bare spots. 	<ul style="list-style-type: none"> No bare spots. No wear or bare spots. Lightly worn primarily in driver's area.
CARPETS	CLEANLINESS	<ul style="list-style-type: none"> Heavily soiled, faded and/or discolored. 	<ul style="list-style-type: none"> Lightly soiled and/or stained. 	<ul style="list-style-type: none"> Clean. Very clean.
	SURFACE	<ul style="list-style-type: none"> Numerous large tears, holes and/or burn marks. 	<ul style="list-style-type: none"> Few small tears, holes and/or burn marks. 	<ul style="list-style-type: none"> No significant tears, holes or burn marks.
	WEAR	<ul style="list-style-type: none"> Heavily worn with bare spots. 	<ul style="list-style-type: none"> No significant bare spots. 	<ul style="list-style-type: none"> No bare spots. Lightly worn primarily in driver's area.
DASHBOARD	SURFACE	<ul style="list-style-type: none"> Numerous large scratches and/or gouges. 	<ul style="list-style-type: none"> Significant scratches and/or gouges. 	<ul style="list-style-type: none"> No significant scratches and/or gouges.
	COMPONENTS	<ul style="list-style-type: none"> Components broken, cracked and/or missing. 	<ul style="list-style-type: none"> Components damaged and/or cracked. 	<ul style="list-style-type: none"> Minimal damage to components. Components firmly intact and functional.
	WEAR	<ul style="list-style-type: none"> Heavy wear. 	<ul style="list-style-type: none"> Significant wear. 	<ul style="list-style-type: none"> Light wear. No significant wear.
HEADLINER	CLEANLINESS			<ul style="list-style-type: none"> Clean. Very clean.
	SURFACE	<ul style="list-style-type: none"> Numerous large holes and/or burn marks. 	<ul style="list-style-type: none"> Few small significant holes and/or burn marks. 	<ul style="list-style-type: none"> No significant holes and/or burn marks.
	SCUFFS	<ul style="list-style-type: none"> Heavily scuffed. 	<ul style="list-style-type: none"> Lightly scuffed. 	<ul style="list-style-type: none"> No significant scuffing.
BODY	DENTS	<ul style="list-style-type: none"> Numerous dents and dings. 	<ul style="list-style-type: none"> Few dents and/or numerous dings. 	<ul style="list-style-type: none"> Few dings. No dents.
	RUST	<ul style="list-style-type: none"> Areas of rust with holes. 	<ul style="list-style-type: none"> No significant surface rust. 	<ul style="list-style-type: none"> No rust.
	PANELS	<ul style="list-style-type: none"> Misaligned or missing panels. 		<ul style="list-style-type: none"> All panels intact and properly aligned.
TRIM	COMPONENTS	<ul style="list-style-type: none"> Components broken and/or missing. Misaligned components. 	<ul style="list-style-type: none"> Minimal damage to components. 	<ul style="list-style-type: none"> No broken and/or missing components. Components firmly intact.
	DENTS	<ul style="list-style-type: none"> Numerous dents and dings. 	<ul style="list-style-type: none"> Few dents and/or numerous dings. 	<ul style="list-style-type: none"> No dents.
	SURFACE	<ul style="list-style-type: none"> Deep scratches and/or heavily pitted. 	<ul style="list-style-type: none"> Light surface scratches and/or pitting. 	<ul style="list-style-type: none"> No scratches or chips. Light pitting.
GLASS	SURFACE	<ul style="list-style-type: none"> Numerous large deep chips and/or scratches. 	<ul style="list-style-type: none"> Few small deep chips and/or scratches. Minor swirl marks. 	<ul style="list-style-type: none"> Minimal surface chipping and/or scratches.
	COLOR	<ul style="list-style-type: none"> Significant fading. 	<ul style="list-style-type: none"> Slight fading. 	<ul style="list-style-type: none"> No significant wear and/or fading of any kind.
	CONSISTENCY	<ul style="list-style-type: none"> Heavy peeling, flaking, fading and/or mismatched panels. 	<ul style="list-style-type: none"> No significant peeling and/or flaking. 	<ul style="list-style-type: none"> No peeling and/or flaking.
ENGINE	LEAKS	<ul style="list-style-type: none"> Oil black and thick. 	<ul style="list-style-type: none"> Numerous leaks. 	<ul style="list-style-type: none"> Minor seepage. No seepage.
	WEAR	<ul style="list-style-type: none"> Belts and hoses worn. 	<ul style="list-style-type: none"> Belts and hoses firm, show minimal wear. 	<ul style="list-style-type: none"> Belts and hoses firm, show minimal wear.
	GREASE	<ul style="list-style-type: none"> Dirt and grease cover parts of engine compartment. 	<ul style="list-style-type: none"> Significant dirt and grease in engine compartment. 	<ul style="list-style-type: none"> Minimal dirt and grease in engine compartment. Minimal in engine compartment.
TRANSMISSION	FLUID	<ul style="list-style-type: none"> Fluid dark brown. 	<ul style="list-style-type: none"> Fluid slightly discolored. 	<ul style="list-style-type: none"> Fluid is translucent and not discolored.
	LEAKS	<ul style="list-style-type: none"> Numerous leaks evident. 	<ul style="list-style-type: none"> A few areas of seepage. 	<ul style="list-style-type: none"> No seepage.
	PERCENT	<ul style="list-style-type: none"> 40% or less of new. 	<ul style="list-style-type: none"> 41% to 68% of new. 	<ul style="list-style-type: none"> 69% to 90% of new. Over 90% of new.
FRONT & REAR TIRES	EXAMPLE	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 3/32 = 28% (3/11) 	<ul style="list-style-type: none"> Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) 	<ul style="list-style-type: none"> 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)