

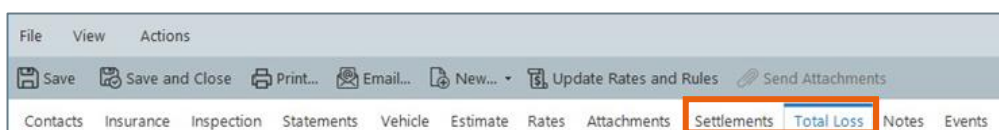
Total vs. Repair Comparison – CCC ONE® Estimating

Introduction

The CCC ONE® Salvage Management Solutions Total vs. Repair Comparison (T-v-R) feature assists you in making a claim decision by providing a side-by-side comparison of the estimated costs associated with a repair vs. a total. Further, it reduces your data entry and processing times. T-v-R also returns high and low values, which can help you further understand the vehicle's salvage value. This job aid describes how to perform a Total vs. Repair Comparison in CCC ONE® Estimating for insurers.

Workfile Tabs

A Workfile's **Total Loss** and **Settlements** tabs are used to initiate a Total vs. Repair Comparison request.



Total Loss Tab

The **Total Loss** tab is used to process and evaluate a total loss vehicle valuation. It allows the Adjuster/Appraiser to submit a Valuation Request to receive a Market Valuation Report (MVR).

A screenshot of the CCC ONE MARKET VALUATION SUMMARY report. The report is titled 'CCC ONE MARKET VALUATION SUMMARY' and 'REPORT SUMMARY'. It is divided into three main sections: 'CLAIM INFORMATION', 'INSURANCE INFORMATION', and 'VALUATION SUMMARY'.
CLAIM INFORMATION:
Owner: 222 [redacted]
Chicago, IL 60654-1103
Loss Vehicle: 2014 Kia Sportage LX
Loss Incident Date: 08/10/20
Claim Reported: 08/10/20
INSURANCE INFORMATION:
Report Reference Number: 1C
Claim Reference: 77
Adjuster: AC
Odometer: 95,000
Last Updated: 08/10/20
VALUATION SUMMARY:
Base Vehicle Value: \$13,170.00
Prior Damage*: -\$500.00
Adjusted Vehicle Value: \$12,670.00
Value before Deductible: \$12,670.00
Deductible*: -\$500.00
Total: \$12,170.00
Footnote: Adjustments indicated with an Asterisk (*) have been determined by [redacted] and have been added here for convenience. The total may not represent the total of the settlement as other factors (i.e. other applicable fees) may need to be taken into account.
Right side text: The CCC ONE® Market Valuation Summary reflects CCC Intelligent Solutions Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by [redacted]. Loss vehicle has 14% fewer than average mileage of 111,000.
BASE VEHICLE VALUE: This is derived per our Valuation methodology described on the next page.
ADJUSTED VEHICLE VALUE: This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.
Any applicable title, registration and other fees owed to the claimant are calculated separately by [redacted] and may not be reflected here.

The MVR, when considered along with other pertinent information, can help you decide whether to repair a vehicle or declare it a total loss.

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Settlements Tab – Borderline View

The **Settlements** tab allows an Appraiser to view the estimated cost of repair and, on the same screen, compare it to the estimated cost of declaring a vehicle a total loss.

This feature is available on the **Settlements** tab as soon as a Workfile is created. When the Appraiser clicks the **Get Salvage Value** button, specific information about the vehicle will be sent to the Salvage Vendor chosen by the Insurer. A successful return from the Vendor will result in the quote appearing in the **Salvage \$** field.

The screenshot shows the 'Settlements' tab in CCC ONE Estimating. The 'Repair' section on the left lists various costs: Estimate Total (\$10,000.00), Taxable Adjustment (\$0.00), Taxable Subtotal (\$10,000.00), Tax (\$800.00), Non-Taxable Adjustment (\$0.00), Combined Subtotal (\$10,800.00), and Net Settlement (\$9,800.00). The 'Total Loss' section on the right lists: Base Value (\$11,339.00), Taxable Adjustment (\$0.00), Supp. Taxable Adjustments (\$0.00), Taxable Subtotal (\$11,339.00), Tax (\$0.00), Non-Taxable Adjustments (\$0.00), Supp. Non-Taxable Adjustments (\$0.00), Combined Subtotal (\$11,339.00), Owner Retained Salvage (\$0.00), Deductible (\$-1,000.00), Negligence (\$0.00), Net Settlement (\$10,339.00), Salvage (\$-3,000.00), Miscellaneous (\$0.00), Rental (\$0.00), Tear Down (\$0.00), Storage (\$0.00), Towing (\$0.00), Additional Storage (\$0.00), Additional Towing (\$0.00), Salvage Process (\$0.00), and Cost to Total Loss (\$7,339.00). The 'Settlement Status' is 'Unsettled', 'OK to Pay' is 'Unknown', and 'Payment Status' is 'Unpaid'. A callout points to the 'Get Salvage Value' button. Another callout points to the 'Total Loss' section, stating 'The Total Loss section displays Salvage \$ quote.' A third callout points to the 'Net Settlement' amount, stating 'The Repair section displays Anticipated Supplement amount.'

Submit Valuation Request

The first step in a Total vs. Repair Comparison is to submit a Valuation Request.

Step	Action
1	Complete your estimate in CCC ONE® Estimating. If applicable, add digital images to the Workfile as required.
2	When the words over threshold appear next to the Estimate Total , click on the Total Loss tab to begin a total loss analysis.

Estimate

Preliminary Estimate

Total

\$2,072.50 over threshold

Settlements

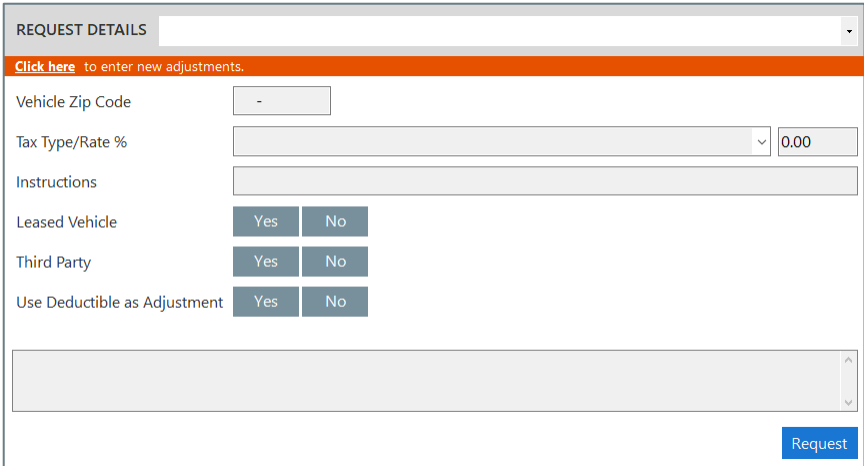
Total Loss

Notes

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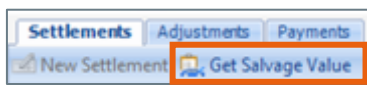
Total vs. Repair Comparison – CCC ONE® Estimating, Continued

Submit Valuation Request, continued

Step	Action
3	<p>Follow your normal process for submitting a Valuation Request on the Total Loss tab.</p> 
4	Click the Request button once you finish completing each of the request sections.
5	Once the MVR is returned, click on the PDF icons in the Total Loss tab's Reports section to view the report.

Get Salvage Value

The next step is to get a Salvage Quote by following this procedure:

Step	Action
1	Click on the workfile's Settlements tab. The Settlements tab contains two primary sections: the Repair view (cost to repair the vehicle) and the Total Loss view (total loss cost for the vehicle).
2	<p>Click the Get Salvage Value button.</p> 

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Total vs. Repair Comparison – CCC ONE® Estimating, Continued

Get Salvage Value,
continued


Step	Action		
3	<p>Select any applicable details in the Get Salvage Value popup. See the full list of available selections for each drop-down menu below:</p> <table border="1"> <tr> <td> <p>Title type: Certificate of Destruction Clean Title Fire Damaged Vehicle Flood Junk Non-repairable Parts Only Salvage Unknown</p> <p>Air Bags Deployed: Yes No Unknown</p> <p>Drive Train: FWD AWD 4x4 RWD</p> <p>Keys Available Yes No Unknown</p> </td><td> <p>Damage Severity: None- The vehicle has sustained no damage, e.g., a theft recovery. Minor- The vehicle has sustained a small or light amount of damage. Moderate- The vehicle has sustained a moderate amount of damage and may be considered a rebuildable vehicle. Severe- The vehicle has sustained a significant amount of damage and may be a parts-only vehicle. Unknown- The severity of the damage is unknown.</p> </td></tr> </table>	<p>Title type: Certificate of Destruction Clean Title Fire Damaged Vehicle Flood Junk Non-repairable Parts Only Salvage Unknown</p> <p>Air Bags Deployed: Yes No Unknown</p> <p>Drive Train: FWD AWD 4x4 RWD</p> <p>Keys Available Yes No Unknown</p>	<p>Damage Severity: None- The vehicle has sustained no damage, e.g., a theft recovery. Minor- The vehicle has sustained a small or light amount of damage. Moderate- The vehicle has sustained a moderate amount of damage and may be considered a rebuildable vehicle. Severe- The vehicle has sustained a significant amount of damage and may be a parts-only vehicle. Unknown- The severity of the damage is unknown.</p>
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Total vs. Repair Comparison – CCC ONE® Estimating, Continued

Get Salvage Value, continued

Step	Action
4	When finished selecting Salvage details, click OK .



Get Salvage Value
Please enter the details below to get salvage value.

Title Type:

Air Bags Deployed:

Drive Train:

Damage Severity:

Keys Available:

Supp. Taxable Adjustments \$ are adjustments added after the valuation is submitted.

Repair	Total Loss
Estimate Total \$: 268.04	Base Value \$:
Taxable Adjustment \$: 0.00	Taxable Adjustment \$: 0.00
	Supp. Taxable Adjustments \$: 0.00
Taxable Subtotal \$: 268.04	Taxable Subtotal \$: 1,000.00
Tax \$: 0.00	Tax \$: 0.00
Non-Taxable Adjustment \$: 0.00	Non-Taxable Adjustments \$: 10.00
	Supp. Non-Taxable Adjustments \$: 0.00
Combined Subtotal \$: 268.04	Combined Subtotal \$: 1,010.00
Adjustment \$: 0.00	Owner Retained Salvage \$: -500.00
Betterment \$: 0.00	Deductible \$: 0.00
Appearance Allowance \$: 0.00	Negligence: 0 %
RPD Adjustment \$: 0.00	
Deductible \$: 0.00	Net Settlement \$: 510.00
Negligence: 0 %	Salvage \$: -500.00
	Miscellaneous \$: 0.00
Net Settlement \$: 268.04	Rental \$: 0.00
Anticipated Supplement \$: 45.00	Tear Down \$: 0.00
Miscellaneous \$: 0.00	Storage \$:
Rental \$: 0.00	Towing \$:
	Additional Storage \$:
	Additional Towing \$:
	Salvage Process \$:
Cost to Repair \$: 268.04	Cost to Total Loss \$:

Note: The **Anticipated Supplement** value is only an estimate that's intended to serve as a guide. The actual amount of any supplement will vary.

The Anticipated Supplement is only available on the original Estimate of record. The Salvage value is a quote supplied by the Salvage Vendor.

Refer to your company's internal practices for additional details.

The **Salvage \$** displays the Average Salvage Vendor quote. Hover to view the high and low values.

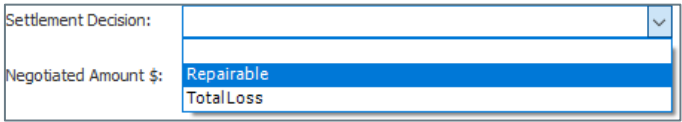
Note: Refer to your company's internal practices for additional details.

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Total vs. Repair Comparison – CCC ONE® Estimating, Continued

Perform Total vs Repair Comparison

Once the previous steps have been completed, use the information that becomes available to perform the Total vs. Repair Comparison.

Step	Action
1	<p>If necessary, modify or include additional information in either the Repair or Total Loss view by using the open white fields, e.g., Anticipated Supplement, Miscellaneous charges, Rental charges, Salvage value, Tear Down charges, etc.</p> <p>Refer to your company's internal practices for additional details.</p>
2	<p>After reviewing the data in the Repair and Total Loss views and considering any additional information per your company's policies, record the decision you made regarding whether to repair or total the vehicle based on your business rules.</p> <p>Click the arrow in the Settlement Decision field and click on either Repairable or Total Loss in the drop-down menu.</p> 
3	<p>Continue with your normal business processes for claim disposition.</p>

Notes: In reviewing the available information, please note the following:

Anticipated Supplement \$:

The Anticipated Supplement value is an estimated amount meant only to serve as a guide and does not vary based on point of impact, whether airbags were deployed, or if there was a tear down. The actual amount of any supplement might vary. You can modify the estimated amount provided in this field.

Salvage \$:

The Salvage \$ is a quote provided by the Salvage Vendor designated by the Insurer and is based on information provided by the Insurer, e.g., VIN, Year, Make, Model, Point of Impact, Zip Code, and Repair Cost.

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Total vs. Repair Comparison – CCC ONE® Estimating, Continued

Perform Total vs Repair Comparison, continued

This is only a quote; all factors (such as Run & Drive or Region) are not necessarily considered by the Salvage Vendor when providing this quote in the Total vs. Repair Comparison. You might need to consider advance charges such as tear down, storage, towing, etc. and can contact the Salvage Vendor to refine the quote. You can modify the amount shown in the Salvage \$ field and can add additional amounts for charges underneath. In making your decision, please remember to include any additional considerations in accordance with your company's policies.
