

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 three condition levels are:

BELOW AVERAGE

AVERAGE

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

VEHICLE VALUATION
CCC ONE

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		BELOW AVERAGE	AVERAGE	EXCEPTIONAL
SEATS	CLEANLINESS	Lightly soiled, faded and/or discolored.	Clean to very clean.	Excellent.
	SURFACE	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No wear of any kind. Flawless.
	WEAR	No significant bare spots.	Light to no wear. No bare spots.	No wear of any kind. Flawless.
CARPETS	CLEANLINESS	Lightly soiled, faded and/or discolored.	Clean to very clean.	Excellent.
	SURFACE	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No wear of any kind. Flawless.
	WEAR	No significant bare spots.	Light to no wear. No bare spots.	No wear of any kind. Flawless.
DASHBOARD	SURFACE	Significant scratches and/or gouges.	A few small and/or insignificant scratches or gouges.	Excellent.
	COMPONENTS	Components damaged and/or cracked.	Minimal to no damage to firmly intact and functional components.	All components intact and functional.
	WEAR	Significant wear.	Light wear.	No wear of any kind. Flawless.
HEADLINER	CLEANLINESS		Clean to very clean.	Excellent.
	SURFACE	Few small holes and/or burn marks.	No significant holes or burn marks.	No wear of any kind. Flawless.
	SCUFFS	Lightly scuffed.	Light to no significant scuffing.	
SHEET METAL	DENTS	Few dents and/or numerous dings.	Few to no dings. No dents..	No dents or dings.
	RUST	No significant surface rust.		No rust.
	PANELS		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.
	DENTS	Few dents and/or numerous dings.	No dents. Few to no dings.	No dents or dings. Flawless.
PAINT	SURFACE	Few small deep chips and/or scratches. Minor swirl marks.	Minimal surface chipping and/or a few small scratches. Minor to no swirl marks.	No chipping or scratches.
	COLOR	Slight Fading.	Light to no fading.	No wear or fading of any kind. Flawless.
	CONSISTENCY	No significant peeling and/or flaking.	No peeling and/or flaking.	
GLASS	SURFACE	Light surface scratches and/or pitting. Few chips.	Light to no surface scratches. Light to no pitting.	Excellent. No wear of any kind. Flawless.
ENGINE	LEAKS	Few small leaks.	Minor to no seepage.	No seepage.
	WEAR	Belts and hoses firm, show minimal wear.	Belts and hoses firm, and may show minimal wear.	Belts and hoses firm, show no wear.
	GREASE	Significant dirt and grease in engine compartment.	Minimal to zero dirt and grease in engine compartment.	No dirt or 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 to no seepage.	No seepage.
FRONT & REAR TIRES	PERCENT	40% or less of new.	41% 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 10/32 = 91% (10/11)

5-9
YEARS

VEHICLE VALUATION
CCC ONE

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		BELOW AVERAGE	AVERAGE	EXCEPTIONAL
SEATS	CLEANLINESS	Significantly soiled, faded and/or discolored.	Lightly soiled or clean, faded and/or discolored.	Very Clean.
	SURFACE	Numerous small tears and/or burn marks.	None to no significant tears, holes and/or burn marks.	No tears, holes or burn marks.
	WEAR	Significantly worn and/or bare spots.	None or no significant bare spots.	No wear or bare spots.
CARPETS	CLEANLINESS	Significantly soiled and/or stained.	Lightly soiled to clean and/or stained.	Very Clean.
	SURFACE	Numerous small tears, holes and/or burn marks.	None to a few small tears, holes and/or burn marks.	No tears, holes or burn marks.
	WEAR	Significantly worn and/or bare spots.	None or no significant bare spots.	No wear or bare spots.
DASHBOARD	SURFACE	Numerous scratches and/or gouges.	A few small to no scratches and/or gouges.	Excellent.
	COMPONENTS	Components broken, cracked and/or missing.	Minimal damage to firmly intact components.	All components intact and functional.
	WEAR	Heavy wear.	Light to no significant wear.	No wear of any kind. Flawless.
HEADLINER	CLEANLINESS			Very Clean.
	SURFACE	Numerous small holes and/or burn marks.	A few small to no holes and/or burn marks.	No holes or burn marks.
	SCUFFS	Significantly scuffed.	No significant scuffing to lightly scuffed.	
SHEET METAL	DENTS	Few dents and/or numerous dings.	Few to no dents. Few to numerous dings.	No dents.
	RUST	Significant surface rust.	No significant to no surface rust.	No rust.
	PANELS	Misaligned and/or missing panels.		All panels intact and properly aligned.
TRIM	COMPONENTS	Components damaged. Misaligned components.	Minimal damage to components. No missing components.	Components firmly intact.
	DENTS	Few dents and/or numerous dings.	A few to zero dents. Numerous to a few dings.	No dents.
PAINT	SURFACE	Numerous small surface chips and/or scratches. Major swirl marks.	A few small to minimal deep surface chips and/or scratches. Minor swirl marks.	No chipping or scratches.
	COLOR	Significant fading.	Slight to no Fading.	No wear or fading of any kind. Flawless.
	CONSISTENCY	Heavy peeling, flaking, fading and/or mismatched panels.	No significant peeling and/or flaking.	
GLASS	SURFACE	Surface scratches and/or pitting. Few chips.	Light surface scratches and/or pitting. Few to no chips.	No scratches or chips. Light pitting.
ENGINE	LEAKS	Few small leaks.	Minor to no 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.	No dirt or grease in engine compartment. Flawless.
TRANSMISSION	FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid is translucent and not discolored.
	LEAKS	Numerous leaks evident.	None to a few areas of seepage.	No seepage.
FRONT & REAR TIRES	PERCENT	40% or less of new.	41% 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 10/32 = 91% (10/11)



		BELOW AVERAGE	AVERAGE	EXCEPTIONAL
SEATS	CLEANLINESS	Heavily soiled, faded and/or discolored.	Lightly soiled to clean, faded and/or discolored	Very clean.
	SURFACE	Numerous large tears, holes and/or burn marks.	A few small to insignificant tears, holes and/or burn marks.	No tears, holes or burn marks.
	WEAR	Heavily worn and bare spots.	None or no significant bare spots.	No wear or bare spots.
CARPETS	CLEANLINESS	Heavily soiled, faded and/or discolored.	Lightly soiled to clean and/or stained.	Very clean.
	SURFACE	Numerous large tears, holes and/or burn marks.	A few small to no tears, holes and/or burn marks.	No tears, holes or burn marks.
	WEAR	Heavily worn with bare spots.	No significant bare spots.	No wear or bare spots.
DASHBOARD	SURFACE	Numerous large scratches and/or gouges.	Significant to a few small scratches and/or gouges.	No significant scratches and/or gouges.
	COMPONENTS	Components broken, cracked and/or missing.	Components may be damaged and/or cracked.	Components firmly intact and functional.
	WEAR	Heavy wear.	Significant to light wear.	No significant wear.
HEADLINER	CLEANLINESS			Very clean.
	SURFACE	Numerous large holes and/or burn marks.	A few small to no significant holes and/or burn marks.	No holes or burn marks.
	SCUFFS	Heavily scuffed.	Light to no significant scuffing.	
SHEET METAL	DENTS	Numerous dents and dings.	A few to no dents. Numerous to a few dings.	No dents.
	RUST	Areas of rust with holes.	No significant surface rust.	No rust.
	PANELS	Misaligned or missing panels.		All panels intact and properly aligned.
TRIM	COMPONENTS	Components broken and/or missing. Misaligned components.	Minimal to no damage to components. No broken and/or missing components.	Components firmly intact.
	DENTS	Numerous dents and dings.	Few to no dents. Numerous to a few dings.	No dents.
PAINT	SURFACE	Numerous large deep chips and/or scratches.	Few small deep to minimal surface chips and/or scratches. Minor swirl marks	Minimal surface chipping and/or scratches.
	COLOR	Significant fading.	Slight to no 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.	
GLASS	SURFACE	Deep scratches and/or heavily pitted. Numerous chips.	Light surface scratches and/or pitting. Few to no chips.	No scratches or chips. Light pitting.
ENGINE	LEAKS	Oil black and thick. Numerous leaks.	Few small leaks to minor seepage.	No seepage.
	WEAR	Belts and hoses worn.	Belts and hoses show minimal wear.	Belts and hoses firm, show minimal wear.
	GREASE	Dirt and grease cover parts of engine compartment.	Significant to minimal dirt and grease in engine compartment.	Minimal dirt, no grease in engine compartment.
TRANSMISSION	FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid is translucent and not discolored.
	LEAKS	Numerous leaks evident.	None or a few areas of seepage.	No seepage.
FRONT & REAR TIRES	PERCENT	40% or less of new.	41% 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 10/32 = 91% (10/11)