Auto-Owners INSURANCE

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AUTO PHYSICAL DAMAGE GUIDELINES FOR INDEPENDENT APPRAISERS

Contents

General Information

The intent of this outline is to cover general expectations, with the understanding that individual claims might have specific needs. In cases where a deviation is necessary, dialogue between the independent appraiser (IA) and Auto-Owners claim associates is essential.

Core Values

Auto-Owners' core values are:

Honesty	Relationships
Hard Work	Opportunities
Prudence	The Customer
Loyalty	Stability and Consistency
The Team	Profit

Assignments occur with the expectation that the IA shares these core values. If the IA cannot operate in a manner that supports these efforts, he/she should decline assignments. Consistent with our core values, "kickbacks," referral fees, other employment creating any potential conflict of interest, or any other compensation from parties with whom the IA might come into contact while handling claims, could jeopardize existing or future assignments.

Antitrust – An IA's activities must avoid decisions, or attempts at organizing information or activities, that in any way could be considered a violation of antitrust prohibitions.

General – Auto-Owners expects all statutes applicable to claims handling to be followed, with at least an annual review of those statutes by the persons handling claims.

Prompt service is expected with documented contact of the insureds and parties involved in the claim, with timely, courteous, and professional claim handling. IAs should work to present a professional image.

Auto-Owners' goal is to pay what we owe on claims, when we know that we owe it.

All coverage decisions are ultimately the responsibility of Auto-Owners claim associates. If coverage is unclear, or in dispute, it is the IA's responsibility to present the facts objectively to allow Auto-Owners claim associates to review and make a coverage decision.

Independent Appraiser's Responsibility

Primary Responsibility – The primary responsibility of the IA is to provide timely, accurate and thorough inspections of automobiles for our various branches. These inspections will take place on both repairable and total loss vehicles. It is the IA's responsibility to determine the scope of damage, recommend repair or replacement of parts, and in the case of replacement, recommend the most appropriate type (OEM, LKQ, re-conditioned or aftermarket parts).

The Claim Process – The IA will receive their assignments from the various Auto-Owners Insurance branch offices. They may be sent electronically via CCC's portal or occasionally by email from the branch.

Communication

Attempts should be made to contact the vehicle owner on the same day that the assignment is received. An inspection appointment should be scheduled, and the vehicle should be inspected within 48 hours. If contact is not made and/or the vehicle has not been inspected within 48 hours, the IA should notify the Claim Representative by email or phone call.

Once the vehicle has been inspected, the IA should make every effort to complete the estimate at time of inspection. The estimate should be completed and given to the Claim Representative and the customer within 24 hours of inspection. If there are delays with estimate submission, please notify the Claim Representative. Any supplements should be handled within 24 hours of receipt. Once a supplement has been approved, please send a copy to the Claim Representative, repair facility, and customer.

The vehicle owner should be advised once their vehicle has been inspected and the appraisal is complete. A copy of the estimate is to be provided to the customer, and the customer should be informed that it is subject to company approval. The estimate is to be reviewed with the vehicle owner, with an explanation given as to what repairs have been estimated.

Auto-Owners prefers repairable vehicle estimates and total loss evaluations to be completed at the time of inspection. Special circumstances like teardown or research may cause a need for extra time on an appraisal. If the need for extra time occurs, the customer and Claim Representative should be updated with a timeline of events that will occur in order to keep all parties informed and proper expectations set.

The Appraisal

Estimate Administrative Data –The following administrative data should be accurate and complete:

- Claim number and policy number
- Contact information (complete name, address, email, phone & fax numbers) for the following:
    - Appraiser
    - Insurance Company/Claim Representative
    - Vehicle Owner
    - Body Shop (including Federal Tax Number)
- Date of Loss
- Contact date and time
- Inspection date and time
- Vehicle Description
    - Complete (verified) VIN
    - Year
    - Make
    - Model – include trim package information such as GT, STS, LT, LTZ, Ultra, etc.
    - Body style and body number if applicable
    - Color and/or trim codes as needed
    - Odometer reading or service record documentation
    - Production date
    - Options – Axle ratios, etc. **(list all options if vehicle is a total loss)**

Documentation – Your assignment requires you to complete an appraisal and properly document the file with notes on your work and your discussions with parties involved in the claim. All sublet, pre- and post-scans, calibrations, and parts price increases must be accompanied by an invoice. For each file, a claim summary report must be completed and should include all relevant notes and information on the appraisal & repairability.

Total Loss Claim Summary Report Template:

- Repairability recommendation (Total loss/Constructive Total Loss)
- Location of inspection
- Date inspected and date estimate completed
- Method for obtaining mileage (actual/oil change sticker/Carfax/other)
- Appraisal summary (describe damages, potential for supplements, sublet operations, rental considerations, salvage considerations)
- CCC's Actual Cash Value (ACV) amount
- Conditioning/UPD remarks
- ProQuote value
- Shop's requested total loss charges, if available
- Special instructions/Notes
- Appraiser's name and contact information

Repairable Claim Summary Report Template:

- Date inspected and date estimate/supplement completed
- Location of inspection
- Appraisal summary (describe damages, potential for supplements, sublet operations, rental considerations, salvage considerations)
- Conditioning/UPD remarks
- Anticipated repair days
- Estimate/Supplement amount
- Agreed price reached (Y/N)
- Estimate/supplement delivered to the shop (emailed/handed)
- Estimate/supplement delivered to the customer (emailed/handed)
- Estimate/supplement emailed to the Claim Representative (Y/N)
- If known, customer's shop choice & contact information
- Any relevant information discussed with the shop
- Special instructions/Notes
- Appraiser's name and contact information

Repairable Appraisal – Estimates are to be written at the time of inspection. If this is not achievable, include notes to the Claim Representative in your claim summary report indicating the reasoning. Estimates should be provided to the vehicle owner, Claim Representative, and the repair facility if available. Provide documentation within your claim summary notes on how the estimate was delivered to the customer and shop, with a description of the damages and repairability, as well as any other relevant notes. The completed appraisal, photos & documentation, and claim summary report are to be uploaded electronically through the CCC portal. Supplements are to be uploaded the same way as the original appraisal.

The appraisal should accurately reflect the damages and costs of repair. It should be made clear to the shop and the vehicle owner that the owner must authorize repairs, and the Claim Representative authorizes payment. If the vehicle owner has chosen a body shop, attempts should be made to reach an agreed repair cost with that shop. If you cannot come to an agreed repair cost, the file should be closed as non-agreed, and the vehicle owner and the Claim Representative are to be advised if you are unable to come to an agreed price with the shop. Issues/reasons need to be provided to the Claim Representative for discussion with the vehicle owner.

If damages are inconsistent with the loss or you have questions about the causation, it is the IA's responsibility to communicate these to the Claim Representative handling the file. This should be separate communication outside of the appraisal or claim summary report. It is not the IA's responsibility or position to make a final decision on coverage; these decisions are made by the handling Claim Representative. If coverage is in question, provide the estimate and documentation to the Claim Representative only. During the inspection, photograph and report any indicators of rideshare or commercial use to assist the Claim Representative in their coverage evaluation.

An IA should not disassemble the vehicle themselves. The need for possible mechanical teardown for evidence of running ability should be considered and discussed with the Claim Representative. In the context of a potential total loss, the IA may use reasonable judgment to authorize teardown when necessary to assess repairability.

EV/Hybrid Handling – Electric and hybrid vehicle inspections are handled on a case-by-case basis. When requested or applicable, document the high-voltage battery with inspection photos and communicate any observations in your claim summary report. Any certified-facility inspections or storage requirements should be communicated to the Claim Representative via the claim summary report.

Unrelated Prior Damage – Minor damages such as scuffs or small bumper impacts resulting in a minimal repair should be noted in the IA's estimate/documentation with accompanying photos. Impacts causing significant damage affecting the overall condition of the vehicle should have an itemized unrelated prior damage estimate written with supporting photos. This damage should be documented in the notes provided to the Claim Representative, including a copy of the UPD estimate and photos.

Repair Days – The IA must communicate the number of days anticipated to repair in their claim summary report to the Claim Representative. Auto-Owners figures 4 labor hours equals 1 day as a guide. If the IA feels the repair will take additional days, documentation or notes should be provided to explain why. The days documented are to be business days only. Weekends and holidays are not to be figured into your calculation.

Subrogation – If the IA feels the damages may have been caused by a manufacturer defect, prior workmanship, or any other cause that would warrant subrogation, the IA will communicate and outline in the claim summary report all potential subrogation opportunities to the Claim Representative. Evidentiary items that need to be secured will be handled by the Claim Representative.

Fire Cause and Origin – All fire losses should be thoroughly inspected in order to determine the cause and origin of the fire. Your responsibility does not include performing a full cause and origin, but any information you can provide during your inspection will help the Claim Representative determine the next course of action. Mechanical parts that are faulty, defective and/or worn out and caused the fire loss are **not** to be included as part of the estimate, only the parts that sustained resulting damage. Evidentiary items that need to be secured will be handled by the Claim Representative. No disassembly should take place by an IA for fire-damaged vehicles. In these instances, the need for possible mechanical teardown for evidence of running ability should be considered and discussed with the Claim Representative. If you believe it is best to hire a cause and origin expert to inspect the vehicle, you should contact the Claim Representative immediately.

Flood Damage – The IA is to determine the high-water mark inside the vehicle. Auto-Owners considers any vehicle with water over the rocker panels or inside the passenger compartment a total loss. This determination will be superseded by any more stringent applicable state law.

Total Loss Appraisal – The IA should make every effort to have a total loss vehicle inspected and the estimate/documents completed and back to the Claim Representative within 48 hours of assignment receipt. Whether the vehicle is an obvious, constructive or fire/flood total loss, an itemized estimate needs to be written to document the damage. A one-line estimate indicating the vehicle is a total loss is not acceptable, with the exception of a total burn or flooded vehicle. Once the vehicle is deemed a total loss, it is the IA's responsibility to evaluate and condition the vehicle within CCC. In addition to securing the mileage, listing all the vehicle's options and verifying the VIN, the IA will establish the vehicle's condition using CCC's conditioning table. If actual mileage is not available, the IA should utilize an oil change sticker or Carfax report. If neither of those are available, "UNK" can be used in place of the mileage, and the handling Claim Representative should be notified. After properly conditioning the private passenger automobile, the total loss valuation should be submitted through CCC. The conditioning portion should include thorough notes and explanations with supporting photos to document conditioning. Conditioning notes should be included in every available conditioning category, and the IA should avoid copying/pasting CCC's provided conditioning notes.

Efforts should be made to evaluate whether the vehicle may qualify as a constructive total loss. A constructive total loss occurs when a vehicle is not completely destroyed but the cost of repairs and related expenses approaches or exceeds the vehicle's value, making repairs economically impractical. The determination of a constructive total loss is subject to applicable state or local laws, policy provisions, and any other governing requirements, all of which remain applicable. State statutory requirements supersede any applicable guidelines.

When evaluating a potential constructive total loss, consideration should be given to the anticipated supplemental repair amount, estimated salvage value (ProQuote), projected rental exposure, and the vehicle's actual cash value (ACV). For purposes of estimating rental exposure, the IA may use an approximate rental cost of $40 per day.

While CCC's Total Loss Percentage Indicator can be a useful evaluation tool, it should not be relied upon exclusively, as it may not accurately reflect all claim-specific factors. The IA should consider this indicator, along with all other relevant information, when assessing whether a vehicle may qualify as a constructive total loss.

Failure on the IA's part to follow proper conditioning requirements of the valuation service, providing an incomplete estimate, or providing inadequate photos of damages and options may require you to reinspect the damaged vehicle at no additional charge.

Once the total loss estimate and valuation are completed, the IA should run a ProQuote through Copart's website. The estimate, valuation, ProQuote, any applicable invoices, and claim summary report should be sent to the handling Claim Representative for review. The claim summary report should indicate how the IA obtained mileage, any UPD remarks, and summarize the vehicle's damages.

Total Loss Charges – IAs should document the shop's requested total loss related charges in their claim summary report to the Claim Representative. Auto-Owners allows the following charges for total loss vehicles:

- Storage Fees: Charged at reasonable market rates for the area. Storage begins the date the total loss estimate is received and continues through the date the vehicle is picked up.
- Teardown labor if applicable.
- Estimate Preparation: Up to 1.0 hours to write the estimate, billed at the body labor rate.
- Photo Capture: Up to 1.0 hours to take the photos, billed at the body labor rate.
- Pre-Scan Charges: May be included when necessary and supported by an invoice.

These guidelines establish the charges that are generally allowable; however, the IA is not required to authorize these charges with the shop. The IA's responsibility is to document the applicable charges in their claim summary report and submit them to the Claim Representative for review. Final evaluation, approval and settlement of total loss charges will be handled by the Claim Representative.

Moving Salvage – The IA should facilitate the prompt movement of salvage to minimize towing and storage expenses. When appropriate, the IA should also attempt to negotiate towing and storage charges. Once a vehicle has been determined to be a total loss, the IA should make reasonable efforts to notify the vehicle owner.

This communication should be limited to the vehicle's total loss status and the information necessary to facilitate salvage movement. The IA should not discuss settlement amounts, extend settlement offers, interpret coverage, or communicate payment decisions.

When contact with the vehicle owner is established, the IA should:

- Advise the vehicle owner to remove all personal belongings from the vehicle.
- Instruct the vehicle owner to remove the license plate, when applicable.
- Obtain authorization to move the vehicle to the designated salvage facility.

Unless otherwise directed by the handling Claim Representative, these procedures apply to all total loss vehicles. If salvage movement instructions have not been received within 48 hours of the total loss determination, and the vehicle is not a constructive total loss, the IA should arrange for Copart to move the vehicle to the designated salvage facility.

Different handling may be required for owner-retained vehicles, police or legal holds, vehicles retained for further investigation, or other circumstances identified by the handling Claim Representative.

All contact attempts, authorizations, towing and storage negotiations, salvage movement activities, and circumstances delaying movement must be documented in the claim summary report.

Total Loss Unrelated Prior Damage (UPD) – Significant unrelated prior damage (UPD) that materially affects the value of the vehicle should be documented with a separate unrelated prior damage estimate and supporting photographs.

Normal wear and condition items, such as minor door dings, surface rust, worn upholstery, stained or soiled interiors, and similar condition-related characteristics, should be reflected as condition adjustments during valuation rather than included as unrelated prior damage. Care should be taken to avoid duplicate deductions by accounting for the same damage in both the UPD estimate and the vehicle condition rating.

The IA should prepare the unrelated prior damage estimate and provide it, along with all supporting photographs and documentation, to the handling Claim Representative for review and consideration during the total loss valuation process.

Parts Usage Guidelines

The guidelines below will be superseded by the applicable policy, state statute, regulation, guideline or rule. Guidelines apply to all private passenger vehicle estimates.

Definitions

- OEM parts are new parts supplied by the original equipment manufacturer.
- Optional OEM parts are not considered brand new OEM parts and should be considered non-OEM parts for these guidelines.
- Non-OEM or Aftermarket parts are parts supplied by someone other than the original equipment manufacturer.
- Used parts (also known as "Like kind and quality" or "LKQ") are typically OEM parts that are obtained from a salvage yard for use by a repair facility.
- Reconditioned/Remanufactured parts are typically used OEM parts that have been serviced and are now suitable for use in the repair of an automobile.

First Party vehicles that are current model year through the age of two (2) years old will have OEM parts only. This includes glass and wheels.

Ex. As of 2026, all 2024, 2025, and 2026 model year first party vehicles are eligible for OEM parts only.

Some vehicles will have a policy endorsement providing coverage for all OEM parts on vehicle model years beyond the above guidelines. This will be communicated to you via the dispatched assignment and must be followed. If there are questions about this policy endorsement, contact the branch handling the claim file.

3rd party, claimant vehicles are eligible for non-OEM parts, when available, regardless of vehicle age.

If OEM parts are not required, the below chart will outline part eligibility under AO guidelines:

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Part Type	OEM	Recycled	Non-OEM	Rebuilt/ Reman
Safety Related Parts				
Airbags and related parts	X			
Seatbelts	X			
Suspension				
Solid Rear Axles	X	X		X
Differential Axles	X	X		X
Drive Axles, CV joints/shafts	X		X	X
Struts, Shocks, Control arms & Bearin	X		X	X
Knuckles	X		X	X
Alloy Aluminum / Chrome Wheels	X		X	X
Steel Wheels	X	X	X	X
Coil/Leaf Springs	X	X	X	X
All Other Suspension Parts	X		X	X
Steering Components				
Tie Rods	X		X	
Rack & Pinions	X		X	X
Steering Columns	X			X
Steering Gear	X		X	X
All Other Steering Components	X		X	
Electrical				
Engine Harnesses	X	X	X	X
All Other Electrical	X		X	X
Structural and / or Body				
Aprons	X			
Rails	X			
Radiator Supports (Bolt in)	X	X		
Radiator Supports (Weld in)	X			
Bumper Reinforcements (Bolt in)	X	X	X	
Bumper Reinforcements (Weld in)	X			
Unibody Sections - Front & Rear	X			
Quarter Panels	X			
Full Conventional Frame	X	X		
Bolt on Sheet Metal				
Hoods, fenders, etc.	X	X	X	
Brakes				
Pads and Shoes	X		X	X
Calipers	X		X	X
Rotors, Disk and Drums	X		X	X
All Other Brake Parts	X		X	X
Engine Components				
Radiators, Condensers, Intercoolers	X	X	X	X
Cooling fans, Radiator shutters, Oil c	X	X	X	X

If aftermarket parts are utilized, they must be CAPA certified (recommend Keystone or comparable parts with similar quality and warranty). This is not required for mechanical or suspension components.

Aftermarket bolt-on sheet metal can be used after 2 model years.

Auto-Owners does not permit sectioning the structure of a vehicle with a non-OEM front or rear structural section, uniside, quarter, or other weld-on components. Auto-Owners will utilize LKQ front sheet metal section for its bolt-on and off components but not its structural components. The IA should follow published OEM procedures when sectioning or replacing welded on sheet metal components.

We expect estimates using parts other than new OEM parts be clearly labeled using unambiguous language. **Clear communication with our customers on this issue is important.** Estimates should clearly reflect required “State Specific” disclosure language.

If NON-OEM or LKQ parts are available, include the following information:

- Name of Supplier
- Telephone number of Supplier
- Name of person you spoke with or part quote number
- Cost of part
- Markup on parts is typically at market rates of 20% to 30%,
- Bumpers, trim, molding, etc. – If more than one choice, please note size, color. (Example – L door molding narrow style spruce green w/chrome insert).

Additional Procedure Tips

Estimating Platform – All estimates should be written with CCCOne.

Supplements / Reinspection – IAs may handle their supplements and reinspections as necessary based on the situation. It is your responsibility to verify all damages, document the claim with photos and invoices, complete the claim summary report, and complete the supplement within 24 hours of notification from the collision repair facility. If a supplement/reinspection cannot be completed within 24 hours, the reason for additional time must be documented and communicated to the Claim Representative.

Items like parts price increases should be verified through invoice copies. These types of supplements are suitable for handling at the desk. Any additional documentation obtained during the handling of a supplement should be included with your supplement return package. This includes, but is not limited to, photos and invoice copies.

Digital Images / Documentation –

Repairable Vehicle Photo/Documentation Package:

- Door tag that shows the VIN, production date, and paint code
- License plate
- Photo of the driver's seat and front door trim panel
- Mileage
- Four corners
- Documentation of all damages written on the estimate
- Tow bill
- PPI or PPD invoice copies
- Sublet service invoices
- If the vehicle is a questionable total loss, please upload photos listed in the "Total Loss Vehicle" section below.

Total Loss Vehicle Photo/Documentation Package – In addition to the above:

- Interior
  - Seats, Headliner, and Dash
  - Anything else that may change conditioning
- Engine Compartment
- Documentation of the vehicle's condition, including tire tread measurements and photos

Teardown / Hidden Damage – The IA can use their judgement to authorize a teardown in order to write a thorough and accurate appraisal up front. Teardown time negotiated should be reasonable and proper based on the situation. For vehicles that are declared a total loss, we typically allow between 1-4 hours of teardown, however the IA can use their judgement on allowable teardown time per file. Teardown charges should be discussed with the repair facility and agreed upon up front, in case the vehicle becomes a total loss. Vehicles requiring teardown, additional repair time, and parts should be reinspected in person and negotiated with the shop. If the shop does teardown a vehicle, photos should be uploaded to the claim file through CCC and documentation of what parts of the vehicle that were torn down should be included in the IA's claim summary report. Note that the adjuster has approved teardown.

Blend – It is within the IA's discretion to determine whether blend is appropriate to an adjacent panel. Factors such as year, make, model, color, condition, the workable area of the damaged adjacent panel, and line of sight between adjacent panels are some of the factors that will affect the decision.

R&I (Remove & Install) – R&I procedures should be utilized as deemed necessary for proper repairs. CCC estimating platform will contain footnotes if a part cannot be reused or reinstalled. The IA should follow these footnotes and include them within the estimate line notes when applicable.

Alignments – Alignments are to be written at the local market rate as a sublet item, with invoices provided. If CCC contains a book time for the alignment, that can be utilized instead of a sublet operation. Alignments should only be considered when an impact to the wheel, suspension or frame/unibody damage has occurred or if necessary for calibrations per OEM requirements.

Betterment / Depreciation – Betterment and depreciation are reserved for those instances when a vehicle's actual cash value experiences an adjustment which puts the vehicle in a significantly better place than it was before the loss. Nominal items that depreciate over time, such as tires, batteries and suspension, have minimal impact on the vehicle's value and a betterment deduction should not be taken. Items such as complete paint jobs, new engines and new transmissions will significantly improve the vehicle's value. Each betterment case will be considered on its own merit. When betterment is considered, the condition of the part being bettered will be noted and the proper amount of betterment will be applied based on the age and use of the part.

Partial Refinish – If an exterior panel sustains damage and requires the refinish operation, the refinish time will not be reduced. A damaged panel will receive the paint time as calculated by the estimating software without any deduction for partial refinish. This guideline does not apply to inner panels, hidden rear body panels, and structural panels.

Pre- and Post-Scan – Auto-Owners will honor the vehicle manufacturers who have position statements regarding pre- and post-scans. Regardless of whether an OEM has a position statement, if an automobile with onboard diagnostics is involved in a collision that requires an intrusion to the electrical, safety and / or driver assist systems, Auto-Owners will include pre- and post-scan operations on the initial appraisal. Pre- and post-scans are typically reserved for vehicles 2010 and newer. If the repair facility is requesting a pre- and post-scan on a vehicle older than 2010 manufacturer documentation stating that the operations are required must be provided.

Many of the manufacturers indicate that a vehicle with "any" collision damage must be pre-scanned and post-scanned. Auto-Owners realizes there are instances where minor collision damage occurs with no intrusion to the electrical, safety and driver assist systems. This will be less common on newer vehicles. In these instances, communication with the collision repair facility on whether a pre- and post-scan is needed should take place. If you and the collision repair facility feel the pre- and post-scans are warranted, you may write for them upfront or agree to write for the procedures in a supplement after receiving the actual scan report.

The cost to perform pre- and post-scans may have been established within the major estimating systems. If it has not, Auto-Owners will pay 1 hour for the pre-scan and 1 hour for the post-scan at the shop's mechanical rate. If you are presented with an invoice documenting a higher charge, reimbursement through the supplement process is appropriate. If the pre- or post-scan is completed by a sublet vendor and an invoice is presented, review the invoice for reasonability. For scans completed by a sublet vendor, we will allow .5 hours for the pre-scan and .5 hours for the post-scan.

Calibrations – As vehicles continue to become more complex, calibrations may be necessary. The IA should research the vehicle and OEM position statements in conjunction with the repair plan to determine whether there are any manufacturer calibration recommendations. The IA should work directly with the repair facility to agree on a reasonable cost for any needed calibrations. Any calibrations performed must be clearly documented with invoices and OEM statements. We will pay for reasonable and appropriate charges related to calibrations.

Who To Contact

Labor Rates – Questions regarding regional labor rates and requests for copies of the Maximum Rate Sheet should be directed to **DL.AOraterequest@aoins.com.** If a repair facility requests labor rates that exceed Auto-Owners' approved rates, the IA should adhere to the rates outlined in the Maximum Rate Sheet. If a repair facility's requested labor rates are below the maximum rates allowed, those rates may be accepted and should not be increased to match the Maximum Rate Sheet. Some certified repair facilities are eligible for higher labor rates when they're working on a specialty vehicle. For verification on certified labor rate approval, email the rate request DL with the shop name & location, vehicle type, claim number, and labor rates that the shop is requesting. If the shop does not accept the labor rates that Auto-Owners approves, the file should be closed as non-agreed, and the Claim Representative should be informed so they can discuss with the vehicle owner. **This email address is for internal use only and must not be shared with repair facilities.**

The IA's estimating database should not have a cap for Paint and Materials. When additional paint and material is requested per invoice, the request should be sent to DL.APD.PMCrequest@aoins.com with a copy of the preliminary supplement, paint code, type of paint (solvent or waterborne), and the additional amount the shop is requesting. We will run a paint material calculator and determine if additional paint material is warranted. **This email address is for internal use only and must not be shared with repair facilities.**

Auto-Owners utilizes a standardized hail matrix that should be used when handling claims involving hail damage. To obtain a copy of the current hail matrix, contact **dl.estimatics.coordinators@aoins.com**. This mailbox can also assist with escalated estimate-related issues, including situations involving repair facilities that may be acting in bad faith, as well as Carfax report requests for obtaining approximate vehicle mileage. Requests for a copy of the Parts Usage Guidelines or the Parts Code Table should also be directed to this mailbox. **This email address is for internal use only and must not be shared with repair facilities.**

Estimate/supplement payment information, deductibles, and rental car inquiries can be addressed by the handling Claim Representative. If there are questions regarding facts of loss, related damages, or teardown approval, these inquiries should also be sent to the handling Claim Representative for review.

Disclaimer

The above are recommendations to be considered in the adjustment process. Each claim is unique and may be handled on its own merits with variation from these recommendations based upon individual circumstances. It is important that any variation from these recommendations be noted in the appraisal and that it be done with the knowledge of Auto-Owners.

We expect all IAs to comply with material damage estimating and repair laws, including fair trade practice statutes and all state statutory laws. If there are questions or concerns regarding the damages being presented by the owner, the IA should contact the Claim Representative. It is also our expectation that all IAs act and conduct themselves in such a manner as to avoid any potential conflict of interest.