

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.

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.

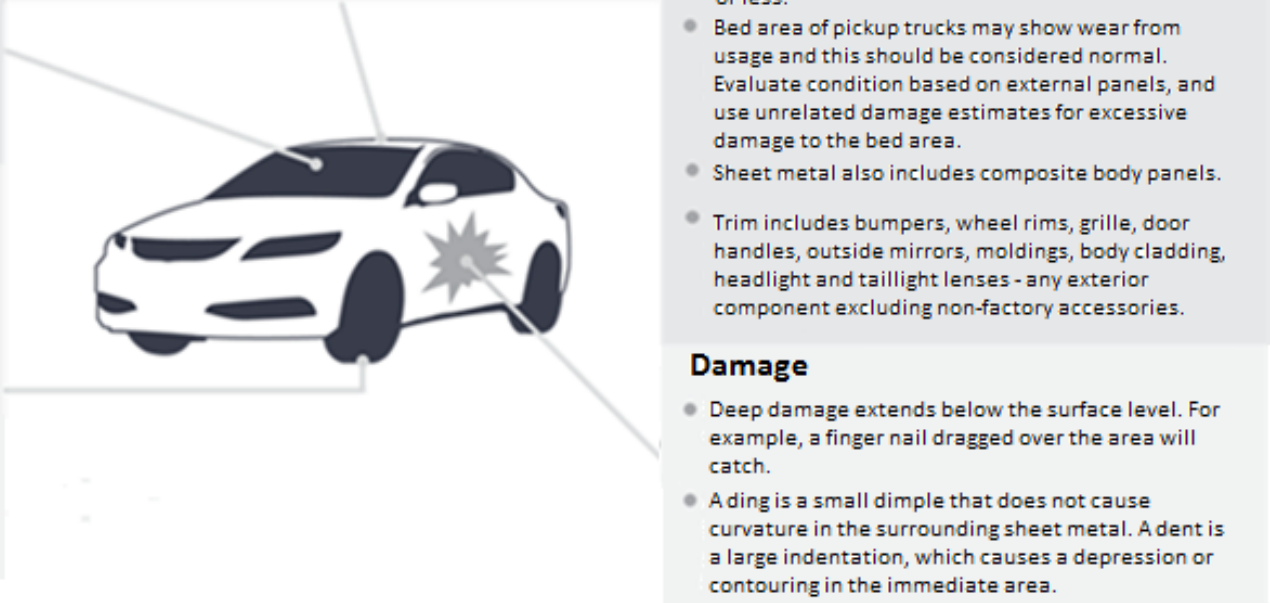
These four condition levels are:



The three vehicle age ranges are:



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

<p>Glass / Interior</p> <ul style="list-style-type: none"> ● 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. 	<p>Headliner</p> <ul style="list-style-type: none"> ● 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. 	<p>General</p> <ul style="list-style-type: none"> ● 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. 	
<p>Tread</p> <ul style="list-style-type: none"> ● 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. 			
			<p>Damage</p> <ul style="list-style-type: none"> ● 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

		ROUGH	FAIR	CLEAN	EXTRA CLEAN
MECHANICAL	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 minimal wear.
		GREASE	■ Significant dirt and grease in engine compartment.	■ Minimal dirt and grease in engine compartment.	■ Minimal dirt, no grease in engine compartment.
	TRANS-MISSION	FLUID	■ Fluid dark brown.	■ Fluid slightly discolored.	■ Fluid translucent and may be slightly discolored.
		LEAKS	■ Numerous leaks evident.	■ A few areas of seepage.	■ No seepage.
TIRES	PERCENT	■ 40% or less of new.	■ 41% to 68% of new.	■ 69% to 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 8/32 = 73% (8/11)	
PAINT	SURFACE	■ Few small deep chips and/or scratches. Minor swirl marks.	■ Few small chips and/or scratches. Minor swirl marks	■ Minimal surface chipping and/or scratches.	
	COLOR	■ Slight Fading.	■ Slight Fading.	■ No significant wear and/or fading of any kind.	
	CONSISTENCY	■ No significant peeling and/or flaking.	■ No peeling and/or flaking.	■ No chipping or scratches.	
BODY	SHEET METAL	DENTS	■ Few dents and/or numerous dings.	■ Few dings.	■ No dents.
		RUST	■ No significant surface rust.	■ No rust.	■ No rust.
		PANELS		■ All panels intact and properly aligned.	■ All panels intact and properly aligned.
	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 dings.	■ No dents.
GLASS	SURFACE	■ Light surface scratches and/or pitting. Few chips.	■ Light surface scratches and/or pitting.	■ No scratches or chips. Light pitting.	
INTERIOR	SEATS	CLEANLINESS	■ Lightly soiled, faded and/or discolored.	■ Clean.	■ Very clean.
		SURFACE	■ Few small tears, holes and/or burn marks.	■ No significant tears, holes and/or burn marks.	■ No tears, holes or burn marks.
		WEAR	■ No significant bare spots.	■ No bare spots. No significant wear. Lightly worn primarily in driver's area.	■ No wear or bare spots.
	CARPETS	CLEANLINESS	■ Lightly soiled and/or stained.	■ Clean.	■ Very clean.
		SURFACE	■ Few small tears, holes and/or burn marks.	■ No significant tears, holes and/or burn marks.	■ No tears, holes or burn marks.
		WEAR	■ No significant bare spots.	■ No bare spots. No significant wear. Lightly worn primarily in driver's area.	■ No wear or bare spots.
	DASH-BOARD	SURFACE	■ Significant scratches and/or gouges.	■ Few small scratches and/or gouges.	■ No significant scratches and/or gouges.
		COMPONENTS	■ Components damaged and/or cracked.	■ Minimal damage to components.	■ Components firmly intact and functional.
		WEAR	■ Significant wear.	■ Light wear.	■ No significant wear.
	HEADLINER	CLEANLINESS		■ Clean.	■ Very clean.
SURFACE		■ Few small holes and/or burn marks.	■ No significant holes and/or burn marks.	■ No holes or burn marks.	
SCUFFS		■ Lightly scuffed.	■ No significant scuffing.	■ Excellent.	

**5-9
YEARS**

VEHICLE VALUATION
CCC ONE

		ROUGH	FAIR	CLEAN	EXTRA CLEAN
MECHANICAL	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 minimal wear.
		GREASE	■ Significant dirt and grease in engine compartment.	■ Minimal dirt and grease in engine compartment.	■ Minimal dirt, no grease in engine compartment.
	TRANSMISSION	FLUID	■ Fluid dark brown.	■ Fluid slightly discolored.	■ Fluid translucent and may be slightly discolored.
LEAKS		■ Numerous leaks evident.	■ A few areas of seepage.	■ No seepage.	
TIRES	PERCENT	■ 40% or less of new.	■ 41% to 68% of new.	■ 69% to 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 8/32 = 73% (8/11)	
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 chipping or scratches.	
	CONSISTENCY	■ Heavy peeling, flaking, fading and/or mismatched panels.	■ No significant peeling and/or flaking.	■ No wear or fading of any kind. Flawless.	
BODY	SHEET METAL	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.
	TRIM	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. Few dings.
GLASS	SURFACE	■ Surface scratches and/or pitting. Few chips.	■ Light surface scratches and/or pitting. Few chips.	■ Light surface scratches and/or pitting.	
INTERIOR	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.
	DASH-BOARD	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.	

10+ YEARS

VEHICLE VALUATION
CCC ONE

		ROUGH	FAIR	CLEAN	EXTRA CLEAN	
MECHANICAL	ENGINE	LEAKS	Oil black and thick. Numerous leaks.	Few small leaks.	Minor seepage.	No seepage.
		WEAR	Belts and hoses worn.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.	Belts and hoses firm, show minimal wear.
		GREASE	Dirt and grease cover parts of engine compartment.	Significant dirt and grease in engine compartment.	Minimal dirt and grease in engine compartment.	Minimal dirt, no grease in engine compartment.
	TRANS-MISSION	FLUID	Fluid dark brown.	Fluid slightly discolored.	Fluid translucent and may be slightly discolored.	Fluid is translucent and not discolored.
		LEAKS	Numerous leaks evident.	A few areas of seepage.	No seepage.	No seepage.
TIRES	PERCENT	40% or less of new.	41% to 68% of new.	69% 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 8/32 = 73% (8/11)	Typical new car tires are 11/32, loss measures at 10/32 = 91% (10/11)	
PAINT	SURFACE	Numerous large deep chips and/or scratches.	Few small deep chips and/or scratches. Minor swirl marks.	Few small chips and/or scratches. Minor swirl marks.	Minimal surface chipping and/or scratches.	
	COLOR	Significant fading.	Slight fading.	Slight 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.	No peeling and/or flaking.		
BODY	SHEET METAL	DENTS	Numerous dents and dings.	Few dents and/or numerous dings.	Few dings.	No dents.
		RUST	Areas of rust with holes.	No significant surface rust.	No rust.	No rust.
		PANELS	Misaligned or missing panels.		All panels intact and properly aligned.	All panels intact and properly aligned.
	TRIM	COMPONENTS	Components broken and/or missing. Misaligned components.	Minimal damage to components.	No broken and/or missing components.	Components firmly intact.
		DENTS	Numerous dents and dings.	Few dents and/or numerous dings.	No dents. Few dings.	No dents.
GLASS	SURFACE	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.	
INTERIOR	SEATS	CLEANLINESS	Heavily soiled, faded and/or discolored.	Lightly soiled, faded and/or discolored.	Clean.	Very clean.
		SURFACE	Numerous large tears, holes and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No tears, holes or burn marks.
		WEAR	Heavily worn and bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
	CARPETS	CLEANLINESS	Heavily soiled and/or stained.	Lightly soiled and/or stained.	Clean.	Very clean.
		SURFACE	Numerous large tears, holes and/or burn marks.	Few small tears, holes and/or burn marks.	No significant tears, holes or burn marks.	No tears, holes or burn marks.
		WEAR	Heavily worn with bare spots.	No significant bare spots.	No significant wear. No bare spots. Lightly worn primarily in driver's area.	No wear or bare spots.
	DASH-BOARD	SURFACE	Numerous large scratches and/or gouges.	Significant scratches and/or gouges.	Few small scratches and/or gouges.	No significant scratches and/or gouges.
		COMPONENTS	Components broken, cracked and/or missing.	Components damaged and/or cracked.	Minimal damage to components.	Components firmly intact and functional.
		WEAR	Heavy wear.	Significant wear.	Light wear.	No significant wear.
	HEADLINER	CLEANLINESS			Clean.	Very clean.
		SURFACE	Numerous large holes and/or burn marks.	Few small holes and/or burn marks.	No significant holes and/or burn marks.	No holes or burn marks.
SCUFFS		Heavily scuffed.	Lightly scuffed.	No significant scuffing.		