

Appraisal Clauses

SCA provides 3 types of Appraisal Clauses

01

APPRAISAL CLAUSE FOR ACV

After an owner rejects the insurance company's offer to settle, SCA becomes the impartial representative independent appraiser. We will complete a market survey, ACV contacts the owner's appraiser and attempts to negotiate an agreement on the value. If our appraiser can reach an agreement, you will receive an 'Award Letter'. However, if no agreement can be reached, SCA will help choose the Umpire.

02

APPRAISAL CLAUSE FOR DIMINISHED VALUE

Diminished Value happens when a new(er) car is involved in an accident and damages are substantial. Once repaired, that vehicle will have less value when it is sold. The owner is entitled to additional compensation as the vehicle has documented damage history. Vehicles which have been involved in an accident sell for less than vehicles with no accident history.

These cases are handled the same as an Appraisal Clause for ACV. Rather than determining the value of the vehicle, we determine the diminishment in the vehicle's value. The diminishment of value is negotiated with the vehicle owner's appraiser of choice. If no agreement can be made, the two appraisers must collectively choose an Umpire to review and rule on the diminishment in value. If the two appraisers cannot agree on an Umpire, the local court will appoint one. The Umpire's decision is binding.

03

APPRAISAL CLAUSE FOR APPRAISAL OF DAMAGES OR RTA (RIGHT TO APPRAISAL)

If the vehicle owner's shop and insurance company cannot agree upon the cost of repairs to the damaged vehicle, the insurance company will assign SCA to inspect the vehicle in an attempt to negotiate the repairs with the owner's/shop's appraiser. If no agreement can be made, the two appraisers must mutually choose an Umpire to review and rule on the damage appraisal amount. If the two appraisers cannot agree on an Umpire, the local court will appoint one. The Umpire's decision is binding.



**All Your Specialty Appraisal Needs.
One Professional Solution.**

SCA is the national industry leader in material damage appraisals. If it floats, flies, goes off-road, rides on rails, digs, lifts, hauls or serves any other purpose we can appraise it.

**HEAVY EQUIPMENT
ON ROAD TRUCK & TRAILER
AIRCRAFT
RAILROAD EQUIPMENT
RVS
BOATS
ATVS
MOTORCYCLES
LARGE MARINE
CLASSIC AUTOS
& MORE**

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**SPECIALTY
CLAIM
PRODUCTS**





MOTORCYCLE DATABASE & NON-DATABASE

There are two types of motorcycle claims we handle; Database Motorcycles and Non-database Motorcycles. Database Motorcycles are listed in the MOTOR database of the CCC estimating platform. Non-database are either older (pre-2000) stock motorcycles or custom motorcycles such as Choppers or custom-built bikes.

SPECIALTY AUTO PREMIUM VEHICLES

High-end vehicles like Tesla, Ferrari, Aston Martin, Maserati, BMW, Mercedes, Audi and Acura are complex and difficult to write despite being in the CCC database. We charge a premium for these types of vehicles due to the extra time needed to research and write them. Additionally, high end database vehicles such as these commonly have 3-4 supplements due to the complexity of repairs.

SPECIALTY AUTO/NON-DATABASE

This includes exotic cars like Lamborghini, Rolls Royce and Ferrari, as well as classic or antique cars and any vehicle older than 1989. These vehicles do not have any parts or labor time in CCC.

SPECIALTY NON-AUTO

This includes RV's, Marine, Watercraft, ATV, Snow Mobiles, Utility Trailers and personal property. These vehicles do not have any parts or labor databases. These claims are closely reviewed by our internal team of experts.

COMMERCIAL MED/HEAVY TRUCK & TRAILER

This includes Straight Flatbed/Box Trucks, Tractors and Trailers. These vehicles are written in our AdjustRite Truck Estimating System to eliminate guess work on labor times and part prices. AdjustRite is the premier truck estimating system. These claims are closely reviewed by our internal team of experts.

HEAVY EQUIPMENT

This includes Bulldozers, Cranes, Generators, Forklifts, Farm Equipment and Aircraft. These vehicles are also written in the AdjustRite system and require a significant amount of research usually with the manufacture to complete. These claims are closely reviewed by our internal team of experts.

RESIDENTIAL/COMMERCIAL PROPERTY

These types of claims are written in our Xactimate property system.

TOWING & STORAGE NEGOTIATION

This usually pertains to heavy trucks and trailers but could apply to any vehicle. Storage charges are submitted to the insurance company and may or may not be inflated by the shop. The Insurance company assigns to SCA to the case. We review and call the shop to negotiate more reasonable charges. We get the shop to sign off on a new agreement and forward to the Insurance Company.

STREAMLINE VIRTUAL SERVICES

This is used for claims in remote areas to save clients the excessive costs of mileage and drive time, or if a heavy truck has minor to moderate damage and is still in use. We can expedite the process by having the owner or river take photos using the SCA App, which is then written by one of our highly experienced desk writers. Virtual Claims handling is allowed in all states except MA and RI.

SPECIALTY SCOPE & PHOTOS (ALL SPECIALTY CLAIM TYPES)

This is when a client only requires photos to confirm damages and/or needs 'Scope of Damages' in order for the their own staff estimator to write the estimate in-house.

DESK REVIEW/DESK WRITE SUBRO REVIEWS

This is when the insurance company submits photos of a damaged vehicle and wants an appraisal written from the photos. For Subro Review, the insurance company submits both photos and an appraisal that is reviewed and scrutinized for leakage.

Leakage refers to items that have been written and are unneeded, damages overstated with added labor times, and excessive labor rates to complete repairs. These claims are closely reviewed by our internal team of experts.

SPECIAL SERVICES

These are services for recorded statements, cold calls/letter drop off, securing copies of police reports, obtaining oil and/or fuel samples for analysis, scene investigations and diagrams, court appearances, etc...

MISCELLANEOUS SPECIAL SERVICES

These are ACV's completed using comps and dealer quotes, salvage movement, salvage bids and/or book values etc...

