



## Reading a CCC ONE® Insurance Estimating - Estimate of Record

### Overview

This document contains a sample Estimate of Record and provides additional details as to its contents.

<b>1 CCC INSURANCE</b>		
CLAIM OFFICE 1 WAY STREET, SUITE 100, CITY, CA, 90000 Phone: (333) 111-1111		
<b>2 Claim #:</b>		1234567890
<b>3 Workfile ID:</b>		423e55h2
<b>Estimate of Record</b>		
<b>4</b> Written By: CONTACT 1, License Number: 123 11/11/2017 11:11:11 AM		
<b>5</b> Insured: LAST, FIRST	Policy #: 0987654321	Claim #: 1234567890
Type of Loss: Collision	Date of Loss: 11/11/2017 11:00:00 AM	Days to Repair: 0
Point of Impact: 11 Front	Deductible: 500.00	

### Administrative Details:

1. Insurance Company Name, Address and Phone Number
2. Claim Number
3. Unique Workfile Identification Number
4. Appraiser Name, License Number, and Date and Time the Estimate was Locked
5. Loss Information, Deductible, Claim Number, and Point(s) of Impact

<b>6 Owner:</b> LAST, FIRST 123 ELM CITY, CA 90000 (111) 222-2222 Day	<b>7 Inspection Location:</b> INSPECTION NAME 321 ELM CITY, CA 90000 Drive-in (222) 222-2222 Day	<b>8 Appraiser Information:</b> Phone: (111) 111-1111	<b>9 Repair Facility:</b> CCC Bodyshop ADDRESS 1 CITY, CA 90000 (111) 111-1111 Day
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### Vehicle Owner, Inspection, and Repair Facility Details:

6. Vehicle Owner Information
7. Location Information where the Vehicle was Inspected
8. Appraiser Contact Phone Number
9. Repair Facility Information where the Vehicle is to be Repaired

*Continued on next page*



## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

VEHICLE			
<b>10</b>	Year: 2008 Make: HOND Model: ACCORD EX	Color: GOLD Int: TAN Body Style: 4D SED Engine: 6-3.5L-FI	License: 1222ABC State: CA VIN: 1F223333333
<b>11</b>	Production Date: Odometer: 12345 Condition: Good		
<b>12</b>	4 Wheel Disc Brakes Air Conditioning Alarm Aluminum / Alloy Wheels AM Radio Anti-Lock Brakes (4) Automatic Transmission Auxiliary Audio Connection Bucket Seats CD Changer / Stacker Clear Coat Paint	Cloth Seats Console / Storage Cruise Control Driver Air Bag Dual Mirrors Electric Glass Sunroof FM Radio Fog Lamps Front Side Impact Air Bags Head / Curtain Air Bags Heated Mirrors	Intermittent Wipers Keyless Entry Message Center Overdrive Passenger Air Bag Power Brakes Power Driver Seat Power Locks Power Mirrors Power Steering Power Trunk / Tailgate
			Power Windows Rear Defogger Satellite Radio Search / Seek Stability Control Steering Wheel Controls Stereo Telescopic Wheel Tilt Wheel Traction Control
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### Vehicle Details:

#### 10.Vehicle Details Section

#### 11.Vehicle Production Date, Mileage when Inspected, and Overall Vehicle Condition

#### 12.All Equipment Options for this Vehicle

**Note:** Options listed here are from a successful VIN decode

#### 13.Date and Time the Estimate was Printed

#### 14.Software Serial Number

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# Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

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Claim#:

1234567890

Workfile ID:

423e55h2

Estimate of Record

Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD

Line	Operation	Description	Qty	Extended Price \$	Labor	Paint
1		FRONT BUMPER				
2	Repl	Bumper cover 3.5L	1	327.87	1.7	2.8
3		Add for Clear Coat				1.1
4		Add for fog lamps			0.3	
5		GRILLE				
6	Repl	Grille	1	90.23	0.6	
7		FRONT LAMPS				
8 **	Repl	RECOND RT Headlamp assy	1	145.00	Incl.	
9		Aim headlamps			0.5	
10		COOLING				
11	Repl	Radiator assy	1	346.75 m	2.0	
12	Repl	Upper hose	1	21.05 m	0.5	
13		Deduct for Overlap			-0.3	
14		AIR CONDITIONER & HEATER				
15 **	Repl	A/M Condenser	1	1,550.00 m	1.2 M	
16		Evacuate & recharge			m 1.4 M	
17		HOOD				
18	Repl	Hood US build 3.5L	1	439.38	1.1	2.8
19		Add for Underside(Complete)				1.4
20		Add for Clear Coat				0.3
21		FENDER				
22	Repl	RT Fender	1	264.10	2.2	2.0
23		Overlap Major Non-Adj. Panel				-0.2
24		Add for Edging				0.5
25		Add for Clear Coat				0.1
26		WHEELS				
27	Repl	RT/Front Wheel, steel	1	68.65 m	0.3	
28		TIRES				
29 *	Repl	GDYR 185/60R14 EAGLE GT-HR 82H B20%	1	106.19 T	0.3	
30		FRONT SUSPENSION				
31		RT O/H front suspension one side			m 3.5 M	
32	Repl	RT Knuckle US built	1	158.20 m	Incl. M	
33	Repl	RT Lower cntrl arm	1	145.82 m	Incl. M	
34		Deduct for Overlap			Incl. M	
35	Repl	RT Strut assy 3.5L	1	136.63 m	Incl. M	
36		Align four wheels			m 1.6 M	
37		Deduct for Overlap			Incl. M	
38		WINDSHIELD				
39 *	Repl	Windshield NAGS, w/o blue shade w/o 1		175.00	3.2 G	
40		PILLARS, ROCKER & FLOOR				

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

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### Estimate Line Detail:

CCC ONE® uses an easy-to-read column format; Items 15 through 22 highlight various features.

15. **Separate adjustment lines** added when selecting a basic repair operation on a part in the MOTOR database. This feature enables the reader to understand each component of the estimate.
  - **Paint Overlap** - lines 23, 42, 45  
CCC ONE deducts paint overlap by adding a separate line.
  - **Labor Overlap** - line 13  
CCC ONE automates labor overlap by adding a separate line.
  - **Included Operations** - lines 8, 32, 33, 34, 35, 37  
Labor times that are included in another operation are listed on a separate line and designated with Incl. in the Labor column. **The MOTOR Guide to Estimating** details labor that is included for a particular part.
  - **Overhaul** - line 31  
Where appropriate, CCC ONE adds a separate line for overhaul where individual parts and labor operations are combined as a single operation.
  - **Additional Refinish Stages** (Clear Coat, 2-Tone, and 3-Stage) - lines 3, 20, 25
  - **Clear Coat Hours maximum** - line 46  
Additional refinish lines are added where applicable for each panel. You can also set up a threshold rule for the maximum amount of clear coat hours. When the clear coat threshold is reached, the clear coat threshold hours amount is added to the end of the estimate.
  - **Automated Labor time** - line 4  
When vehicle options are selected by the estimator, CCC ONE automates any additional time required for those options per MOTOR's footnotes and **Add if Required** sections at the head of each group.
  - **Edging and Underside** - lines 19, 24  
Edging and underside refinish times are added for replacement panels where applicable.
  - **Drill Time** - Labor hours for drill time are added for new replacement panels where applicable.

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

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### 16. Asterisked (\*), Underlined, and Pound sign (#) items –

lines 8, 15, 29, 39, 41, 44, 49, 51, 52, 53

Estimate lines selected from the MOTOR database, and then modified are denoted by an asterisk (\*). This symbol appears for lines where part price, part description, or labor time has been modified by the estimator.

Lines that were manually added by the estimator are indicated by a pound sign (#).

### 17. Group Headings - lines 1, 5, 10, 14, 17, 21, 26, 28, 30, 38, 40, 43, 47, 50

Heading lines are automatically added and correspond to the MOTOR Group

Sequence index in the MOTOR data-base. Line items can be regrouped automatically to facilitate better readability when reviewing the estimate.

### 18. Classification of Special Activities

- **Component Classification** - lines 11, 12, 15, 16, 27, 31 - 33, 35, 36

CCC ONE displays the part's component labor type from the MOTOR database in the column to the left of labor hours. Mechanical components are marked with a small (**m**) and structural components with a small (**s**). If there is no indicator, the component is a body or sheet metal part.

- **Frame, mechanical, and glass time (F, M, and G) –**

lines 15, 16, 29, 31 - 37, 35, 36, 39

Frame, Mechanical, Glass, Diagnostic, and Electrical labor are indicated by an **F**, **M**, **G**, **D**, and **E** respectively in the column to the right of the labor hours.

- **User-defined Rate Categories**

Special labor rate categories can be created by the estimator. Operations that use these categories are denoted by a **1**, **2**, **3**, or **4** that appears to the right of the labor hours. Some labor category examples may be defined as Fiber-glass, Aluminum, and Detail.

- **Miscellaneous Operations (T,X)** - line 29, 49

Miscellaneous entries such as wheel alignment or sublet items, can be designated with a **T** taxable or **X** non-taxable.

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Estimate of Record										Claim#:	1234567890
										Workfile ID:	423e55h2
Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD											
N41	*	Repl	LKQ RT door assy	1	125.00		1.5		3.0		
42			Overlap Major Adj. Panel						-0.4		
43			REAR DOOR								
44	*	Rpr	RT Outer panel				1.0		2.0		
45			Overlap Major Adj. Panel						-0.4		
46			Clear Coat						2.5		
47			QUARTER PANEL								
48		Bind	RT Quarter panel US built						1.3		
49	#		Color match	1	5.00	T	1				
50			OTHER CHARGES								
51	#		Towing	1	50.00						
52	#		Storage	1	35.00						
53	#		E.P.C	1	6.00						
SUBTOTALS					3,393.16		32.6		19.5		

### 19. Alternative Parts

- **Reconditioned and Recored** - line 8  
Reconditioned and recored parts are indicated with an asterisk (\*). The term RECOND or RECORE appear in the Description field.
- **Aftermarket** - line 15  
Aftermarket parts are indicated with a double asterisk (\*\*) and the term A/M appears in the Description field.
- **LKQ Parts** - line 41  
LKQ / Used parts are indicated with **LKQ**, **RCY**, or **Used**. This term appears in the Description field and typically display markup percentage value.
- **Discontinued Parts**  
Parts that are no longer available from the manufacturer are indicated by a **D** within the MOTOR database line item.

### 20. Tire Database - line 29

If a tire is selected from the Tire database, the manufacturer and size are included in the Description field.

### 21. Betterment - line 29

Line items where a betterment has been applied are indicated in the Description field by a **B** followed by the betterment percentage value (e.g., B20%).

### 22. Other Charges

The header line **OTHER CHARGES** separates extra or additional charges not part of the MOTOR database. Predefined Other Charges include Towing, Storage and E.P.C. charges that are selected in the Other Charges tab.

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

NOTES

23 Line 41: CONFIRMATION # 234556. LKQ LOCATED AT 111-111-1111. ASK FOR JOE.

24 Estimate Notes:  
ALTERNATE PARTS USED BASED ON MILEAGE.

ESTIMATE TOTALS

25	Category	Basis	Rate	Cost \$
	Parts			3,100.91
	Body Labor	11.7 hrs @	\$40.00 / hr	468.00
	Paint Labor	19.5 hrs @	\$40.00 / hr	780.00
	Mechanical Labor	7.7 hrs @	\$70.00 / hr	539.00
	Frame Labor	10.0 hrs @	\$55.00 / hr	550.00
	Glass Labor	3.2 hrs @	\$35.00 / hr	112.00
	Miscellaneous			201.25
	Other Charges			91.00
	Subtotal			5,842.16
	Sales Tax	\$3,302.16 @	7.7500%	255.92
26	<b>Total Cost of Repairs</b>			<b>\$6,098.08</b>
	Deductible			500.00
27	GDYR 185/65R14 EAGEL UL.GRP.GW2 85H B20%			42.29
	<b>Total Adjustments</b>			<b>542.29</b>
28	<b>Net Cost of Repairs</b>			<b>5,555.79</b>

### 23. Line Item Notes

Notes that you enter for a line item appear in this section. The line number precedes the note. To add a line note, right-click the line, and then select **Line Properties > Notes** tab.

### 24. Estimate Notes

Overall estimate notes appear in this section. Access this feature from the **Estimate Properties > Notes** tab.

### 25. Category Subtotals

All category subtotal amounts appear in this section including labor hours and rates when applicable.

### 26. Grand Total

This is the estimate total cost of the repairs before adjustments are applied.

### 27. Adjustments

This section details owner related expenses for the repair. This includes deductible, appearance allowance, and betterment.

### 28. Customer and Insurance Pay Amounts

This section details the total customer pay amount and insurance pay amount of the repairs.

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

<b>Estimate of Record</b>		Claim#: 1234567890 Workfile ID: 423e55h2
Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD		
<b>29</b>	<p>FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM:</p> <p>ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.</p>	
<b>30</b>	<p>THE FOLLOWING IS A LIST OF ABBREVIATIONS OR SYMBOLS THAT MAY BE USED TO DESCRIBE WORK TO BE DONE OR PARTS TO BE REPAIRED OR REPLACED:</p> <p>MOTOR ABBREVIATIONS/SYMBOLS: D=DISCONTINUED PART A=APPROXIMATE PRICE</p> <p>LABOR TYPES: B=BODY LABOR D=DIAGNOSTIC E=ELECTRICAL F=FRAME G=GLASS M=MECHANICAL P=PAINT LABOR S=STRUCTURAL T=TAXED MISCELLANEOUS X=NON TAXED MISCELLANEOUS</p> <p>PATHWAYS: ADJ=ADJACENT ALGN=ALIGN A/M=AFTERMARKET BLND=BLEND CAPA=CERTIFIED AUTOMOTIVE PARTS ASSOCIATION D&amp;R=DISCONNECT AND RECONNECT EST=ESTIMATE EXT. PRICE=UNIT PRICE MULTIPLIED BY THE QUANTITY INCL=INCLUDED MISC=MISCELLANEOUS NAGS=NATIONAL AUTO GLASS SPECIFICATIONS NON-ADJ=NON ADJACENT O/H=OVERHAUL OP=OPERATION NO=LINE NUMBER QTY=QUANTITY QUAL RECY=QUALITY RECYCLED PART QUAL REPL=QUALITY REPLACEMENT PART COMP REPL PARTS=COMPETITIVE REPLACEMENT PARTS RECOND=RECONDITION REFN=REFINISH REPL=REPLACE R&amp;I=REMOVE AND INSTALL R&amp;R=REMOVE AND REPLACE RPR=REPAIR RT=RIGHT SECT=SECTION SUBL=SUBLET LT=LEFT W/O=WITHOUT W/_=WITH/_</p> <p>SYMBOLS: #=MANUAL LINE ENTRY *=OTHER [IE.,MOTORS DATABASE INFORMATION WAS CHANGED] **=DATABASE LINE WITH AFTERMARKET N=NOTES ATTACHED TO LINE. OPT OEM=ORIGINAL EQUIPMENT MANUFACTURER PARTS EITHER OPTIONALLY SOURCED OR OTHERWISE PROVIDED WITH SOME UNIQUE PRICING OR DISCOUNT. NWCPP=NATIONWIDE CRASH PARTS PROGRAM.</p>	
<b>31</b>	<p>Estimate calculated using a preset user threshold amount for the paint and material cost.</p>	
<b>32</b>	<p>THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. ANY WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER OR DISTRIBUTOR OF THE PARTS, RATHER THAN BY THE ORIGINAL MANUFACTURER OF YOUR VEHICLE.</p>	

### 29.State Specific Disclose Statement

### 30.MOTOR Abbreviations

Each abbreviation includes a description as provided by MOTOR. Abbreviations help to improve estimate readability.

### 31.Paint and Material Threshold Disclosure

### 32.Alternative Parts Usage and Warranty Disclosure

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

<b>Estimate of Record</b>		Claim#: 1234567890 Workfile ID: 423e55h2
Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD		
<div style="background-color: red; color: white; border-radius: 50%; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">33</div>	<p>Estimate based on MOTOR CRASH ESTIMATING GUIDE. Unless otherwise noted all items are derived from the Guide ARG4443, CCC Data Date 9/1/2011, and the parts selected are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor information provided by MOTOR may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (&lt;&gt;) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as AM, Qual Repl Parts or Comp Repl Parts which stands for Competitive Replacement Parts. Used parts are described as LKQ, Qual Recy Parts, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.</p> <p>Some 2010 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The Pathways estimator has a complete list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.</p> <p>CCC Pathways - A product of CCC Information Services Inc.</p>	

### 33.MOTOR Parts Abbreviation Descriptions and Alternative Part Disclosure

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## Reading a CCC ONE® Insurance Estimating - Estimate of Record, Continued

Estimate of Record					Claim#:	1234567890
					Workfile ID:	423e55h2
Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD						
<div style="display: inline-block; border: 1px solid red; border-radius: 50%; width: 30px; height: 30px; text-align: center; line-height: 30px; color: red; margin-right: 10px;">34</div> <b>ALTERNATE PARTS SUPPLIERS</b>						
Line	Description	Supplier	Item #	Price		
15	A/M Condenser 4505 W. ROSECRANS AVE., HAWTHORNE CA 90250	Bay Cities Radiator  (800) 640-3633	303515	\$155.00		

### 34. Alternate Parts Suppliers Detail Report

Provides the supplier information for each alternative part selected in the estimate. There can be one or more suppliers for each alternatives part in the estimate.

Estimate of Record					Claim#:	1234567890
					Workfile ID:	423e55h2
Vehicle: 2008 HOND ACCORD EX 4D SED 6-3.5L-FI GOLD						
<div style="display: inline-block; border: 1px solid red; border-radius: 50%; width: 30px; height: 30px; text-align: center; line-height: 30px; color: red; margin-right: 10px;">35</div> <b>TIRE PARTS SUPPLIERS</b>						
Line	Description	Supplier		Price		
27	GDYR 185/65R14 EAGEL UL.GRP.GW2 88H B20% 3915 1st Ave South, Billings MT 59103-0	A to Z Tire  (406) 252-8473		\$198.25		

### 35. Tire Parts Suppliers Detail Report

This information appears if a replacement tire was selected in the Tires database.