**WORKSHEET FOR LOSS OF VALUE**

**STEP 1**
Determine the ACV of the vehicle using NADA including appropriate additions and subtractions for equipment and conditions

$ 

**STEP 2**
Determine base loss of value
NADA X 10% = base loss of value

$ 

**STEP 3**
Determine damage severity modifier
This can range from 0 to 1.0
1.00 Severe damage to the structure
0.75 Major damage to the structure
0.50 Moderate damage to structure and panels
0.25 Minor damage to structure and panels
0.00 No damage modifier warranted
(Note: These are ranges and any number from 0 to 1.0 can be used)
The damage modifier is 

**STEP 4**
Determine the mileage modifier

<table>
<thead>
<tr>
<th>Mileage</th>
<th>Modifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1.0</td>
</tr>
<tr>
<td>20,000</td>
<td>0.8</td>
</tr>
<tr>
<td>40,000</td>
<td>0.6</td>
</tr>
<tr>
<td>60,000</td>
<td>0.4</td>
</tr>
<tr>
<td>80,000</td>
<td>0.2</td>
</tr>
<tr>
<td>100,000</td>
<td>0.00</td>
</tr>
</tbody>
</table>

(Note: This is based on 100,000 miles out, this should be modified for vehicles with a longer expected lifespan. These are ranges and any number from 0 to 1.0 can be used.)

**STEP 4**
Use the information to determine the loss in value
Base loss of value multiplied by damage modifier multiplied by mileage modifier equals total loss of value

**COMMENTS**

**DATE:** 4/02

**SIGNATURE BY:** (Auto-Owners Insurance Co)