

INSURED
VEHICLE OWNER

CLAIM #
VEHICLE YR/MAKE.MODEL

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
MILEAGE MODIFIER
0 1.0
20,000 0.8
40000 0.6
60000 0.4
80000 0.2
100000 0.00
(NOTE: THIS IS BASED ON 100,000 MILES BUT
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: _____
18845 (4-02)

SIGNATURE BY: _____
(Auto-Owners Insurance Con