AUTO DAMAGE APPRAISER SUPPLEMENTAL

For independent auto damage appraisers and appraisal firms — field and desk appraisals, supplements, total-loss and diminished-value work, heavy truck and equipment appraisals, and appraisal-clause appraisers and umpires. Pre-purchase inspectors use CWCO-SUP-PPINSP. Complete with ACORD 125. Attach appraiser licenses by state, a sample client (insurer) service agreement, a sample estimate, the conflict-of-interest policy, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME | DBA | FEIN | YEARS IN BUSINESS

BUSINESS ADDRESS | CITY / STATE / ZIP | WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE | PHONE | EMAIL

STATES WHERE LICENSED AS APPRAISER | LICENSE NUMBERS (FIRM AND INDIVIDUALS)

2 OPERATIONS

CLIENT NAME	CLIENT TYPE (INSURER, TPA, FLEET, SHOP, OWNER)	% OF REVENUE

Services (check all that apply):
☐ Field appraisals ☐ Desk / photo appraisals ☐ Supplements / re-inspections ☐ Total-loss valuations ☐ Diminished value
☐ Appraisal-clause appraiser / umpire ☐ Heavy truck / equipment ☐ Salvage condition reports

Size:
____ Employee appraisers ____ Contract appraisers ____ Appraisals per year ____ States served ____ Clients

2-1 Does any single client account for more than 50% of revenue? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — ESTIMATES, VALUATIONS & PROFESSIONAL STANDARDS

A Dallas jury awarded $42 million after a roof was glued instead of welded against Honda's procedures, and the couple then sued the insurer, alleging it pushed the shop toward that repair. Estimates that leave out OEM procedures, scans, or calibrations put the estimator in that chain.

3-1 Is the applicant licensed as an appraiser in every state that requires a license where it works? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Are OEM repair procedures researched before writing estimates for structural repairs? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Do estimates include pre- and post-repair scans when the OEM requires them? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Do estimates include ADAS calibration when OEM procedures require it? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Does the applicant write estimates from photos only? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 If yes to 3-5, is every photo estimate reviewed by a licensed appraiser before release? ☐ Yes ☐ No
IF NO, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-7 Does the applicant use AI or automated estimating tools? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the applicant prepare total-loss valuations? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Does the applicant prepare diminished-value reports? ☐ Yes ☐ No
IF YES, EXPLAIN

3-10 Does the applicant act as an appraiser or umpire under policy appraisal clauses? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 If yes to 3-10, is prior work for either party disclosed before accepting the assignment? ☐ Yes ☐ No
IF NO, EXPLAIN

3-12 Does the applicant authorize repairs or direct vehicles to particular shops? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — FRAUD CONTROLS, FIELD WORK & CLIENT CONTRACTS

Appraisers have been prosecuted for inflating estimates in exchange for body shop kickbacks, and a California appraiser was sentenced to 10 years for a staged-collision ring. Field appraisers drive high mileage and work in body shops and tow yards they don't control.

4-1 Do appraisers issue claim payments or checks? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does any appraiser receive payment of any kind from a repair shop? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is a sample of each appraiser's estimates re-inspected or audited? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Does the applicant use independent-contractor appraisers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 If yes to 4-4, must contract appraisers carry their own E&O insurance? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Do appraisers drive their own vehicles for field work? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are appraisers' motor vehicle records checked each year? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Do appraisers inspect vehicles at claimants' homes? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Do client contracts require the applicant to indemnify the client? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Do client contracts set minimum E&O or crime limits? ☐ Yes ☐ No
IF YES, EXPLAIN

4-11 Does the applicant store claimant personal data or vehicle photos in its own systems? ☐ Yes ☐ No
IF YES, EXPLAIN

4-12 Is multi-factor authentication required for estimating and claim systems? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE ($)	INSURER / TPA FEES ($)	PAYMENTS TO CONTRACT APPRAISERS ($)	TOTAL ANNUAL PAYROLL ($)

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

E&O CARRIER / LIMIT	E&O RETROACTIVE DATE	GL / HIRED & NON-OWNED AUTO CARRIER

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has a client or vehicle owner made a claim over an estimate or valuation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any appraiser's license been suspended or revoked? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any appraiser been charged with insurance fraud? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-5 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is there a written conflict-of-interest policy covering relationships with repair shops? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Do appraisers complete continuing education (I-CAR or state CE) each year? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are estimate files and photos kept for at least 5 years? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE