**How to Solve a PD (Property Damage) Claim**

**If the Vehicle is a Total Loss:** After establishing liability with a third-party (3p) or underinsured motorist (UIM) claim, follow these steps:

* Call the cl to inform them that the liability has been accepted. Gather vehicle information such as its location and pictures of the damage.
* Contact the adjuster to inquire if they are prepared to initiate the vehicle inspection. They might ask for pictures of the damage or inquire if the car was towed from the scene to assess if it's a potential total loss case.
* Provide all requested information to the adjuster.
* Request a rental car for the claimant. The adjuster will arrange this with a nearby Enterprise and provide a reservation number.
* Coordinate the pick-up time of the vehicle with the cl and the adjuster.
* After the vehicle is picked up, the inspection process will commence, taking approximately one to two weeks.
* Regularly follow up with the adjuster to ensure the inspection is completed. Consistent communication is essential as they might not promptly respond.
* Once the inspection and valuation are finished, the adjuster will email the valuation report, including actual cash value, adjustments, and the total settlement.
* Forward the valuation report to the cl and discuss the settlement terms. Advise the cl that total loss settlement is not negotiable. If the offer seems low, suggest they communicate directly with the adjuster and provide their information.
* If the cl accepts the offer, call the adjuster to request the total loss documents for signature.
* These documents provide instructions for signing the title and releasing interest. Have the cl sign the documents and title.
* Return the signed documents to the provided return address.
* Follow up with the adjuster to confirm receipt of the documents.
* Upon receiving the documents, the adjuster will issue payment to the cl's preferred address.
* Check back with the cl after seven days to verify receipt of the check. Once confirmed, the total loss claim will be resolved.

**If the Vehicle is Repairable:** Once liability is established with a third-party (3p) or underinsured motorist (UIM) claim and the vehicle is deemed repairable, follow these steps:

* Call the cl to inform them about the accepted liability and gather vehicle information, such as location and pictures of the damages.
* Contact the adjuster to determine if they are ready to proceed with the estimate.
* Most insurance companies prefer to conduct their own estimates. They work with preferred body shops for this purpose.
* Estimates can be done through photo assessment, where the insurance company sends a link to the client's phone for them to submit pictures, or in person by sending an estimator to the vehicle's location.
* Set up an estimate appointment based on the client's preference.
* Estimates can be completed within a day or two.
* Follow up with the adjuster to request the preliminary estimate. This initial estimate isn't final; if the body shop discovers additional damage, they can send a supplement to the insurance for additional payment.
* Once the client receives the estimate, they can choose to take the vehicle to their preferred body shop.
* When the client drops off the vehicle at their chosen body shop, call the adjuster to arrange a rental car on the same day.
* After a week, follow up with the client to confirm if repairs are completed. If they've picked up the vehicle from the body shop, the property damage claim will be resolved.