Condition Rating Interpretation

Purpose:

This is a guide to assist in properly interpreting and applying the condition rating guide while assessing a unit involved in a loss.

What You Need to Know:

When evaluating condition, always consider the age and type of the unit to apply the guidelines appropriately. These guidelines are flexible and should be adjusted based on the situation—they don't always need to be followed literally.

Vehicle age matters when applying condition ratings:

- Older commercial vehicles (11+ years) are expected to have normal wear and tear—like light rust, dents, dings, worn seats with small friction holes, or faded paint. These are work vehicles and are not expected to look perfect. As long as they're mechanically maintained and running, this is considered average condition for their age.

- Newer vehicles (current to 2 years old) should be very clean and in near-perfect mechanical shape. Since most vehicles in this age range are similar, that sets the standard for average condition rating for items of this age.

Vehicle type is also important:

- Heavy-duty vehicles (like dump trucks/trailers, garbage trucks, etc.) are used hard and will show more wear than something like a dry van or highway tractor. What's considered average condition for a dump truck will look more worn than average condition for a road tractor.

If you're ever uncertain about which condition rating to use—or if you're unsure why certain ratings were applied to comparable vehicles on the ACV report—contact VVSi for guidance.

Trailer Specific:

"Lining" refers to the surface inside the trailer where cargo is carried.

- For Flatbed or Utility trailers, the lining is the decking.
- For Dry Vans, Reefers, Enclosed, or Livestock trailers, it includes the interior floor and walls.

Exception: Dump Trailers

For dump trailers, "lining" means a physical liner inside the tub.

- To count as lined, the liner must cover at least 50% of the tub.
- Less than 50% coverage is considered no liner.

Things to Consider:

When rating liner condition, always consider the trailer's age and how it's used.

For example, an older dry van with plywood walls would typically have scuff marks and some damage, which is normal for its age.

Condition Ratings

1 = Excellent, 2 = Above Average, 3 = Average, 4 = Below Average, 5 = Poor

Condition 1 – Excellent:
***Typically reserved for brand new or refurbished units only.**

Body:	No dings, dents or visible scratches and
Paint:	Paint has a 'like new' shine.
Interior:	No visible wear to the seats, dash, door panels, headliner and carpet.
Tires:	Wear remaining must be 90% or better.
Mechanical:	Engine – No knocking, pinging or leaks, actual engine has a "like new" appearance. Transmission – Smooth shifting, no leaks.
Trailer Only:	Cooling Unit (Trailer) – Like new appearance. No leaks, knocking, pinging. Hydraulics (Trailer) – Like new appearance. No leaks, operates smoothly. Lining (Trailer) – Like new appearance. No visible wear. Applies to any decking (flatbeds, utility trailers), interior floors/walls (dry vans, enclosed trailers, livestock trailers), liners (dump, tanker), live floors/belt floors.

Condition 2 – Above Average:

Body:	May have some dings if examined up close but not able to spot from a short distance. No dents or visible scratches.
Paint:	Paint if professionally waxed and buffed would have a 'like new' appearance.
Interior:	Minor wear may be detected in driver area but overall seats, dash, door panels, headliner and carpet have little visible wear.
Tires:	Wear remaining must be 70% or better.
Mechanical:	Engine – No out of the ordinary noise, no leaks, and with a professional cleaning, the compartment would have a "like new" appearance. Transmission – Smooth shifting, no leaks.
Trailer Only:	Cooling Unit (Trailer) – Better than average appearance for age, light usage for age, meticulously maintained/regularly serviced. Hydraulics (Trailer) – With cleaning would appear like new, no leaks, operates smoothly. No dings/rust. Meticulously maintained/regularly serviced. Lining (Trailer) – Minor wear, scratches, dings if examined up close, not able to spot from a short distance. Applies to any decking (flatbeds, utility trailers), interior floors/walls (dry vans, enclosed trailers, livestock trailers), liners (dump, tanker), live floors/belt floors.

Condition 3 – Average:

Body:	Has some visible dings, minor dents and/or scratches, glass may have a scratch but not a crack.
Paint:	Paint shows normal oxidation.
Interior:	Driver area show worn seat, carpet and dash have a faded appearance. Overall interior shows normal wear.
Tires:	Wear remaining must be 40% or better.
Mechanical:	Engine – minor mechanical noises, some minor leakage and compartment is dirty. Transmission – minor leakage.
Trailer Only:	Cooling Unit (Trailer) – Appears with appropriate usage for age. Some dings, minor leakage for age, minor mechanical noises. No refurbishments/rebuild work. Fully functioning "as is" condition for age. Hydraulics (Trailer) – Appears with appropriate usage for age. Minor leakage. No refurbishments/rebuild work. Fully functioning "as is" condition for age. Lining (Trailer) – Some visible wear, dings, minor dents/scratches. Applies to any decking (flatbeds, utility trailers), interior floors/walls (dry vans, enclosed trailers, livestock trailers), liners (dump, tanker), live floors/belt floors.

Condition 4 – Below Average:

Body:	Visible dings, minor dents, 1-2 major dents and/or scratches, glass has scratches and may be cracked,
Paint:	Paint is faded and chipped. Surface rust may be showing.
Interior:	Overall, seats, carpet and dash is worn, dirty, cracked, scratched and faded.
Tires:	Wear remaining must be 25% or better.
Mechanical:	Engine – Knocking and pinging is present, leakage from fluids, and compartment is extremely dirty. Transmission – work would need to be done in order to have close to a smooth shift. Leakage is present.
Trailer Only:	Cooling Unit (Trailer) – Dirty with leakage present, appears neglected but functional, likely needs repairs soon. Missing panels. Hydraulics (Trailer) – Dirty with leakage present, appears neglected but functional, may not function smoothly. In need of repairs soon. Lining (Trailer) – Visible wear, dings, minor dents, few major dents and/or scratches/chips. Applies to any decking (flatbeds, utility trailers), interior floors/walls (dry vans, enclosed trailers, livestock trailers), liners (dump, tanker), live floors/belt floors. Dump trailers must have at least 50%+ of liner remaining in order to have a condition rating.

Condition 5 – Poor:

Body:	Several dings, major dents and/or scratches, glass scratched or cracked,
Paint:	Paint, obvious repair and/or complete paint job is needed. Rust is present.
Interior:	Seats, carpet and dash are damaged and extremely dirty.
Tires:	Need to be replaced, hardly any wear remaining.
Mechanical:	Engine – In need of major repair and/or replacement. Transmission – Needs major repair and/or replacement.
Trailer Only:	Cooling Unit (Trailer) – Needs major repair and/or replacement. Not running/cooling. Hydraulics (Trailer) – Needs major repair and/or replacement. Lining (Trailer) – Major wear, dents scratches. Obvious repair and/or patchwork needed. Missing boards, holes, etc. Applies to any decking (flatbeds, utility trailers), interior floors/walls (dry vans, enclosed trailers, livestock trailers), liners (dump, tanker), live floors/belt floors. Dump trailers must have at least 50%+ of liner remaining in order to have a condition rating.