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# Claim Complete Auto Appraisals™ – Auto Insurance Acronym Glossary

**Purpose:**
A quick-reference guide for understanding common abbreviations and acronyms used in auto insurance, claims, and repair documentation — written in plain language and tailored for Washington consumers.

## Acronyms & Definitions

**ACV** – *Actual Cash Value:* The fair market value of your vehicle immediately before the loss.
**ADAS** – *Advanced Driver Assistance Systems:* Technology features such as sensors, cameras, and radar used to support safe driving functions like lane keeping, collision avoidance, and adaptive cruise control; often requires precise recalibration after repairs.
**ADJ** – *Adjuster:* The person who evaluates and negotiates claims on behalf of an insurance company.
**A/M** – *Aftermarket Parts:* New, Non-original parts manufactured by a company other than the vehicle's maker.
**AF** – *At Fault:* Indicates the party determined responsible for causing the accident.
**AOB** – *Assignment of Benefits:* Allows benefits to be paid to another party directly from the insurer.
**APD** – *Auto Physical Damage:* Damage covered under collision or comprehensive coverage.
**BI** – *Bodily Injury:* Liability coverage that pays for injuries to others if you are at fault.
**CC** – *Claimant Carrier:* The insurance company handling the third-party claim.
**CLM** – *Claim:* A formal request made to an insurance company for payment under a policy.
**COLL** – *Collision Coverage:* Pays for damage to your vehicle caused by a collision or rollover.
**COMP** – *Comprehensive Coverage:* Covers losses from theft, weather, vandalism, or animal hits.
**COR** – *Cost of Repairs:* The total repair cost before deductibles or supplements.
**CIC** – *Collision Industry Conference:* A national group that promotes standards in collision repair and insurance practices.
**DTP** – *Direction to Pay:* A written authorization from the vehicle owner allowing the insurance company to issue payment directly to a repair facility, appraiser, or other service provider.
**DV** – *Diminished Value:* The loss in your vehicle's market value after an accident, even after proper repairs.
**FNOL** – *First Notice of Loss:* The first report made to the insurer after an accident or loss.
**IA** – *Independent Adjuster:* A third-party adjuster hired by an insurer to handle claims on their behalf.

**IC** – *Insurance Carrier:* The company providing your coverage and handling your claim.
**IFCA** – *Insurance Fair Conduct Act:* Washington law that protects consumers from unreasonable claim denials.
**LIAB** – *Liability Coverage:* Pays for injury or property damage you cause to others when you're at fault.
**LKQ** – *Like Kind and Quality:* Recycled parts sourced from similar vehicles; intended to match OEM fit and quality.
**NAF** – *Not At Fault:* Indicates a party who did not cause the accident.
**OEM** – *Original Equipment Manufacturer:* Parts made by your vehicle's original manufacturer.
**OPT OEM** – *OEM Equipment purchased from a vendor other than the manufacturer:* Sometimes AM vendors will purchase overstock items at wholesale rates from the manufacturer. Although they are OEM parts, because they are purchased from another party 'OPT' is added to reflect this.
**OIC** – *Office of the Insurance Commissioner:* Washington State agency that oversees insurers and consumer protection.
**PA** – *Public Adjuster:* A licensed professional who represents the policyholder in managing and negotiating claims.
**PD** – *Property Damage:* Coverage for physical damage to another person's property caused by your vehicle.
**PDR** – *Paintless Dent Repair:* A repair method that removes dents without repainting the panel.
**PIP** – *Personal Injury Protection:* Covers medical costs, lost wages, and related expenses regardless of fault.
**RPD** – *Related Prior Damage:* Damage present prior to the claimed loss that is in, or overlaps the damage in the new loss.
**RCW** – *Revised Code of Washington:* The state laws governing insurance and claims handling.
**RTA** – *Right to Appraisal:* Same as the Appraisal Clause – it is the consumers right to have any disputed damage appraised for consideration in the value determination.
**Subro** – *Subrogation:* The process where your insurer seeks reimbursement from the at-fault driver's insurer after paying your claim.
**Supp** – *Supplement:* An additional charge added to a repair estimate when hidden or additional damage is found.
**TEC** – *Transportation Expense Coverage:* Also known as rental coverage; covers rental costs while your vehicle is being repaired.
**TCOL** – *Total Cost of Loss:* The total financial value of the claim, including all damages and supplements.
**TCOR** – *Total Cost of Repairs:* The complete repair cost including parts, labor, and supplements.

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**T/L** – *Total Loss:* When the insurer deems the value of your vehicle is economically less than the actual or projected cost to repair.
**UMP** – *Umpire:* Indifferent 3rd Appraiser utilized in the Appraisal Clause process if the individual appraisers cannot reach a value agreement.
**UPD** – *Unrelated Prior Damage:* Pre-existing vehicle damage, not related to the current claim, and that is not in the same area as the damage being claimed.
**UIM / UM** – *Underinsured / Uninsured Motorist Coverage:* Protects you when the at-fault driver has little, no, or unknown (hit-and-run) insurance.
**WAC** – *Washington Administrative Code:* State regulations that define minimum claims-handling standards.