

# Strategies

for **Preparing** – and **Presenting** – Your **Estimate**



**It's disturbing that insurers don't want to pay fair and proper estimates. Even more disturbing is the fact that many shops aren't doing anything about it.**

BY BOB CICONI

THE INSURANCE INDUSTRY'S RELUCTANCE to pay what I consider to be fair and proper damage appraisals concerns me greatly. It also concerns me greatly that many shops aren't doing anything about it.

I believe the industry needs to pick itself up by the bootstraps and elevate itself by perfecting the basics. One of the first steps in this process is learning how to prepare a proper appraisal and then understanding how to logically present it to the appraiser.

Owning or managing a body shop has become an increasingly difficult proposition in today's business environment. There's an increasing amount of complexity regarding all facets of the repair process, from securing the job to delivering a quality repair. The curious paradox, however, is that even as shops strive to keep abreast of the latest changes in equipment,

technology, law and other variables affecting their businesses, they often overlook these basics. Just as winning sports teams credit their success to following the basics, shops need to be flawless in executing basic strategies in order to maximize profits.

In the current market, most autobody repair bills are paid by an insurance company. As we all know, the insurer usually wants to inspect the damaged vehicle and will send a staff or independent appraiser to write an estimate on its behalf and to get an "agreed price" with your repair facility. One of the most important basics, then, is preparing a thorough appraisal and "selling" it to the representative of the insurance company paying the bill.

To help you do this, we're going to cover some appraisal-preparation strategies. These are strategies I've developed in great part from my experiences as an independent appraiser and as a manager of a body shop. For the purposes of this article, we'll assume your shop has secured the job and

# Don't let the appraiser doing the inspection show up without an appointment.

is waiting for an appraiser to inspect the vehicle.

## Know Your P-Pages!

BE COMPLETELY FAMILIAR WITH YOUR estimating database. Read the P-pages to gain a thorough knowledge of what is or is not included in the procedure you're performing. For example, in Mitchell's UltraMate estimating system, if you replace a fender, the antenna and fender liner, R&I time is not included in the fender R&R time and must be entered as additional procedures.

Although most estimating databases are similar, differences do exist. ADP includes time for an initial test panel spray out in the refinish time of the first major panel, but Mitchell has no such provision, so the appraiser must make a manual entry for the procedure.

Take the time to read and re-read your estimating system's database and its procedure pages. Most systems have P-pages online and/or in a printed book. ADP also provides online training seminars to help its Penn-Pro and Shop-Link users to become more familiar with system features and variables.

I can fill a book with the estimates I've seen both by insurers and body shops that were deficient because the writer didn't understand the P-pages. One shop owner in Delaware called me for help recently because an insurance company wouldn't pay him for the repair and refinish of adjacent panel welding damage. The appraiser insisted they were included operations.

I printed out the P-pages from my Mitchell UltraMate database that addressed that topic, and the shop presented the documents to the appraiser – and was paid for the pro-

cedures. That shop owner now keeps those P-pages on hand to refer to.

## Prepare a Thorough Estimate

NOTHING IS AS IMPORTANT AS A FIRST impression. When an appraiser comes into your shop, he'll subconsciously be affected by his initial impression of the damaged vehicle. This impression may or may not adversely affect the amount of the estimate he writes, but you need to ensure that your estimate takes that uncertainty out of the equation. The best way to do that is to have your estimate prepared before anyone inspects the vehicle.

Take the time to thoroughly inspect the damaged vehicle, even if it means writing an estimate after working hours. Carefully look at all panels adjacent to the initial impact area and note door/hood gaps and any distortions caused by the accident. Look at the back edge of a front fender to see if it struck the front edge of the door next to it. Jack up the vehicle to see if there's undercarriage, condenser, radiator or structural damage not visible from the top or front.

Look at the paint code to see if the loss unit has a three-stage finish. Check to see if chip guard exists on the lower portions of the vehicle.

If there's structural damage or misalignment, you'll need to include set-up and measure and structural alignment in your appraisal. Note the proximity of panel damage to the panel next to it to determine if blending the adjacent panel is necessary for a proper color match.

If a structural component or welded panel needs replaced, note how it's attached to the adjacent panel. Adjacent-panel welding damage isn't included in body labor or refinish times when replacing a damaged panel.

If the airbags have deployed, con-

sult the mandatory replacement chart for the vehicle you're repairing. If the bags deploy in a 2004 Dodge Stratus (without side curtain airbags), for example, you must replace the airbags, driver airbag module cover/horn switch, clockspring, steering wheel, complete steering column assembly, upper instrument panel and pad, and deployed seatbelt pretensioners (if equipped). How many estimates have you seen that omitted most of these items?

Be sure to enter times to aim the headlights if replacing or removing and installing them for any reason. Also remember to bleed the brakes when suspension work is performed. Perform a four-wheel alignment any time you work on the suspension or perform structural work that includes the front or rear body rails.

When using LKQ parts, remember that replacement times don't include cleaning and preparing the used part for attaching to the damaged vehicle. They also don't include transfer times of components from the damaged assembly to the replacement assembly. They don't include any repair times needed to bring the LKQ part to an undamaged, ready-to-refinish condition. And the times may or may not include making sleeves for the replacement parts, depending on your estimating system.

Include line items necessary to repair the vehicle properly. These are items and procedures that are not included in any procedures in the database and must be entered manually. These may include cleaning for delivery, replacing sound deadening panels in doors and floors, door skin bonding kits, anti-flutter kits for doors and roofs, masking jambs, color sanding and buffing.

When masking jambs and tinting for color match, make sure the times are listed as "refinish" procedures to ensure that material costs are calculated. When removing stripes or adhesive emblems and moldings from

### Good Idea:

It's smart to include a statement that relates to hidden damage on the estimate. For example: "This is an estimate based on the damage that was visible when it was written. It is not a firm quotation and may change during the repair due to additional damage, part price changes and other factors."

# 372 Items Most Shops Don't Charge For

Some of these procedures may be included in some operations, but not in others. You need to realize that insurance companies generally aren't going to give you anything – you need to ask.

A/C Oil	Expandable Foam Filler	R&I Energy Absorber	Repair Skin Surround After Crimping
Access Damaged Area	Fasteners	R&I Exhaust	Repair Welding Damaged Adjacent Panel(s)
Accident Debris Handling	Fax Transmittal Fees	R&I Front Bumper	Repair Wiring
Additional Clearcoat	Fill/Plug Holes Not Needed	R&I Fuel Lines	Re-Prime to Return A/M Parts
Additional Labor for Optional Trim	Fill, Sand and Feather	R&I Fuel Tank	Reset Electrical Components
Additional Set-Up	Film Charge	R&I Gate	Retape Emblems
Additive for Aluminum	Fine Line Tape Moldings/Trim	R&I Ground Effects	Retape Moldings
Adhesion Promoter	Finesse Sand and Polish	R&I Header Panel	Retape Nameplates
Adhesive for Weatherstripping	Flex Additive	R&I Headliner	Return Fees A/M Parts
Adhesive Tape	Flush Cooling System if Contaminated	R&I Hinge (Welded)	Rivets for Door Glass Installation
Adjust Belts	Flush L.K.O. Fuel Tank	R&I Hoses	Road Test
Adjust Brakes	Foglamps (A/M)	R&I Latch	Roof Joint Sealer Kits
Adjust Linkage	Foglamps (Factory)	R&I License Bracket	Rotate Tires for Radiant Tire Pull
Adjust Vehicle Height	Fuel	R&I License Plate(s)	Rustproofing
Administration Fees (Basic or Extended)	Fuse(s)	R&I Lock Cylinder	Seam Sealer
Aim Lamps	Gasket Sealer	R&I Louver Option	Second Color Engine/Trunk Compartment
Align Strut Towers	Glaze Finish After Buffing	R&I Luggage Rack	Set-Up and Tie Down for Unibody/Frame Work
Align Unibody or Frame Rails	Gravel Guard	R&I Mechanical Fan	Shampoo/Vacuum to Remove Slivers
Alignment (Check Only)	Grease New Fittings and Joints	R&I Mirror	Shipping
Anti-Corrosion Material Inner (Rockers, Quarters)	Handicap Access Equipment/Accessories	R&I Mud Flaps	Shop Materials
Anti-Corrosion Material Outer	Hardware	R&I Optional Sound Equipment	Sizing Prior to Installation
Anti-Freeze	Hazardous Waste Disposal (Paint Materials)	R&I Outside Handle	Sleeve Section to Replace
Attempt to Buff Scratches in Finish	Hinge Plate Transfer	R&I Passive Restraint	Sound Deadening Material
Attempt to Buff Scratches in Lens	Information Labels	R&I Pickup Cap	Special G.M. Coolant
Auditing Supplemental Estimates	Inspect A/M Parts for Damage	R&I Power Assembly	Special License Plate Frame
Blackout Areas as Needed	Inspect Used Parts for Damage	R&I Power Lock Assembly	Special Mercedes Coolant
Bleed Brakes	Install Shim(s)	R&I Rain Guards	Special Paint Materials
Bleed Power Steering System	Installation Material	R&I Rear Bumper	Specialty Prime Pinch Weld Areas
Blend Adjacent Panels	Insulation Retainers	R&I Road Wheel	Spray Test Panel
Block Sand Guide Coat for Trueness	Labor for Non-Driveable Auto	R&I Rocker Moldings to Tie Down	Steam Clean Engine
Brake Fluid	Leak Check A/C System	R&I Roof Moldings	Storage
Brush Guard Assembly	Loosen Rusted/Frozen Bolts/Nuts	R&I Roof Rail Moldings	Store Fuel
Bulb(s)	Lubricants	R&I Run Channel	Straighten Diamond
Caulk	Lubrication of Used Parts	R&I Running Board	Straighten Inner Panel(s), Brackets
Check All Fluids	Mailing (Certified) Postal Fees	R&I Seat(s)	Straighten Mash
Check for Bent Wheel	Management Fee	R&I Spare Tire	Straighten Rail
Check Lights	Mask Engine Compartment	R&I Speaker	Straighten Sway
Chemical Strip Paint Finish Per Panel	Mask Floor Components	R&I Special Hood Lock	Straighten Twist
Chip Resistant Material Application	Mask Gasketed Trim	R&I Special Roof Covering	Straighten Wheelhouse
Clamp(s)	Mask Interior	R&I Splash Guard	Straighten Window Frame
Clean Moldings to Retape	Mask Jamb/Recessed Edges	R&I Spoiler & Flares	Straighten X-Member
Clean Old Sealer Out of Pinch-Weld	Mask Moldings/Trim	R&I Stabilizer Bar	Strip Caulk
Clean Up Before Refinish	Mask Trunk Compartment	R&I Steering Column	Stripper
Clean Up Broken Glass	Material for Welding/Cutting	R&I Steering Linkage	Test Axle
Clean Up Hazardous Spill	Measure Perimeter	R&I Valance	Test CD Player
Clean Up Liquid Spill/Tow-In	Measure Unibody	R&I Visor	Test Drive
Clean Up Repair Residue	Metal Finish	R&I Washer/Coolant Reservoir	Test Fit A/C Condenser
Clean Windows	Mil Thickness Check (Before & After Refinish)	R&I Weatherstrips	Test Fit A/M Parts
Clean/Degrease Engine Compartment	Mount and Balance Wheel/Tire	R&I Windshield for Refinish	Test Fit Body Components Before Welding
Clean/Degrease Mechanical Components	Mounting Rivets	R.T.V. Sealer	Test Fit Bumper Cover
Clean/Degrease Used Parts	Move Car to Hold Area	R-12 Freon	Test Fit Door to Opening
Clearcoat	Optional Sound Equipment	R-134 Freon	Test Fit Fender
Collision/Rough Pull	O-Rings	Reassemble Disassembled Components	Test Fit Headlamp Assembly or Park Lamp
Consultation Fees	Pads/Shoes	Recharge A/C System	Test Fit Hood
Coolant	Paint Guide Data Needed to Verify Cost	Recode Lock Cylinder	Test Fit Radiator
Copying Invoice or Paperwork Fees	Panel Bonding Kit	Recondition Used Salvage Parts	Test Fit Reinforcement
Corrosion Protection - A/M Parts	Peel Back Vinyl Top	Recover Refrigerant	Test Fit Used Parts
Corrosion Protection - Repair Areas	Phone Antenna	Refinish Fuel Door	Test for Air Leak
Cosmetic Repair Frame Rails	Photo or Videotaping Fees	Refinish Inside Rad Support	Test for Water Leak
Cover to Protect Interior from Fire	Pick-Up Box - R&I	Refinish Inside Trunk Compartment	Thermostat/Gasket
Cover/Mask Cowl Vent	Pick-Up Box Set Back	Refinish Jamb	Tint Color for Blendable Match
Cover/Mask Dash Vents	Pick-Up Cap Assembly	Refinish Pinch Welds Where Clamped - Outside	Toneau Cover and Rails
Cover/Mask for Paint	Pinstripes - Painted	Refinish Pinch Welds Clamp Area - Underside	Towing
Cover/Mask for Priming	Pinstripes - Tape	Refinish Structure Repair	Trailer Hitch Assembly
Cover/Protect Exposed Interior	Prepare Welds for Refinish	Refinish Underside of Floor	Transfer Bracket and Braces
Custom Paint	Pressure Test Cooling System	Refinish Welding Damaged Adjacent Panels	Transfer Components
Cut Opening and Install Accessory	Probe & Test Electrical	Refinish Window Frame	Transfer Door Glass
D&R Battery	Purge Cooling System	Remove Accessories Total Loss	Transfer of Welded Brackets
D&R Computer for Welding	R&I Accessory Items	Remove Bolted & Attached Items	Transfer Striker Plate
Deodorize Interior	R&I Adjacent Panels	Remove Broken Bolts/Retainers	Transmission Fluid
Detail to Preloss Condition	R&I Air Bag Sensor	Remove Broken Glass from Inside Door	Transportation Fees
Diagnose Body Labor	R&I Air Intake Components	Remove Bug Deflector	Trim Retainers
Diagnose Unibody Damage	R&I Antenna	Remove CD Player in Trunk	Trim Salvage Parts
Disable S.I.R. System	R&I Axle/Carrier	Remove Cellular Phone	Two Tone
Disassemble for Estimate	R&I Back Glass for Refinish	Remove Coatings to Weld	Undercoating
Disassembly of Used Parts for Inspection/Cleaning	R&I Battery	Remove Decals	Valance Panel
Disposal of Batteries	R&I Battery Tray	Remove Emblems	Valve Stem
Disposal of Contaminated Absorbents	R&I Bedliner in Box	Remove Exhaust for Access	Vehicle Status Report Fees
Disposal of Coolant	R&I Bedliner on Gate	Remove Existing Fuel	Vinyl Underbody Coatings
Disposal of Damaged Parts	R&I Body Sheet Metal	Remove Hardware	Washer Anti-Freeze
Disposal of Oil/Transmission Fluid	R&I Body Side Moldings	Remove Molding	Washer Fluid
Disposal of Tires	R&I Bolted-On Parts	Remove Molding Adhesives	Weld-Through Primer
Disposal of Windshield	R&I Brake Calipers	Remove Molding Studs Not Needed	Wheel Alignment
Door Vapor Barrier	R&I Bug Deflector	Remove Nameplate	Window Adhesive Removal
Drain and Refill Fuel Cell	R&I Carpet	Remove Old Stripes	Window Installation Kit(s)
Drain Fluids	R&I Carpet Insulation/Padding	Remove Plates on Total Loss	Window Tinting
Drill to Install Mud Flap	R&I Control Cables	Remove Salvage Hinges, Prep, Paint	Windshield Mirror Kit
Drill to Install Ornamentation	R&I Dash	Remove Seam Sealer	Wrap and Store Components
Drill to Install Wheel Opening Moldings	R&I Door	Remove Sound Deadening Material	X-Member/Front/Rear
Drill to Transfer Accessory Item(s)	R&I Door Glass	Remove Special Wheel/Wheel Cover Lock	
Engine Oil	R&I Drip Rail Moldings	Remove Stripe Tape	
Engine Oil Filter	R&I Drive Train	Repair Flat to Move Vehicle	
Evacuate A/C System	R&I Driving Lamps	Repair Materials for Flexible Parts	
	R&I Electrical Wiring	Repair Pinch Welds Where Clamped - Outside	
	R&I Emblem(s)/Nameplates	Repair Pinch Welds Clamp Area - Underside	

*Special thanks to BSB contributing editor Patrick Yurek, who compiled this list for the good of shop owners everywhere!*

damaged panels, be sure to list time to clean the adhesive residue from the panel.

Remember that the cost of filling primer isn't included in refinish materials and that the labor of feather-edging a repaired panel is not included in repair time for that panel. A separate line item must be made to address this procedure – and remember to make it a “refinish” procedure.

Also keep in mind that the 2.5 hour clearcoat cap is just a guide; it's not written in stone. In addition, it doesn't include urethane parts and interior surfaces. It's also worth mentioning that material cost caps are arbitrary and illegal in most states.

When a vehicle is put on a bench-type frame machine, be sure to dress the pinch-weld damage. In addition, R&I rocker moldings to provide access needed to set the car on the machine. I-CAR specifically addresses this procedure in its structural repair seminars.

### Understand Markup vs. Profit

IF YOU'RE MARKING UP A PART OR sublet item, always remember that mark-up is not profit. For example, if you have a part that has a list price of \$100 and you paid \$75 for it, you made \$25, for a 25 percent gross profit. However, if you buy an LKQ part for \$75 and mark it up 25 percent (\$18.75), the total price is \$93.75, for a 20 percent gross profit.

In order to make a 25 percent gross profit on the \$75 part, you need to mark it up by 33.4 percent. This can be done easily by multiplying your cost by 1.334:  $\$75 \times 1.334 = \$100.05$ .

If a 30 percent profit is your goal, multiply your cost by 1.429.

Tables are available that give multipliers for any percentage that you desire. Just ask your accountant.

### Be Prepared

DON'T LET THE APPRAISER DOING THE inspection show up without an appointment. It's extremely important for you to be prepared – and present – at the time of his inspection. Take your estimate and walk around the car with him. Show him what you're doing and explain the

logic behind it. Why? Because if you just give him a copy of your estimate and let him write an appraisal on his own, he may miss damage that you saw and may not review your estimate properly – or at all.

By you showing every aspect of your estimate to the appraiser, you'll force him to see the repair process through your eyes. For example, we just received a rental car claim that was already seen by an insurer. The vehicle was hit in the front, and the left front fender was shoved into the door, damaging the front of the door. The appraiser, however, failed to see the damage on the door and merely blended the left front door after replacing the fender.

If the shop owner had been prepared, he could have shown the damage to the appraiser at the time of the initial inspection, eliminating the need to call for a supplement (at least for that particular item). Also, if the appraiser missed the left front door damage, there's a good chance he missed other items as well.

Unless you're going over your estimate line by line with the appraiser, have him print off a preliminary estimate for you to review before he locks the appraisal in its final form. It may not be possible for you to get a finalized estimate before he leaves your facility, but you should always strive to make that happen – since it's to your advantage and eliminates nasty surprises.

### Knowledge Is Power

RESEARCH AND BECOME FAMILIAR with the laws of your state regarding the appraisal process and whether the appraiser must leave a copy of the appraisal before leaving. For example, in Pennsylvania (where I perform most of my appraisals), the appraisal must be done by a personal inspection and the appraiser must leave a signed copy of his appraisal at the time of inspection. This is a powerful tool for you and helps to ensure a proper initial appraisal is performed.

Also take advantage of any training, seminars and information available to you that will help you in the appraisal process. You may wish to attend I-CAR classes that illustrate

how the factory wants various repairs and procedures performed. Does this knowledge benefit you? Absolutely. For example, if you write to replace a damaged sub-frame but an appraiser wants you to repair it, it's to your advantage to be able to explain to that person that I-CAR and the OEMs don't consider a sub-frame a repairable structure but, rather, a critical suspension component that must be replaced when damaged.

Collect factory bulletins that support your position regarding factory-recommended procedures. A recent Ford bulletin only recommends using remanufactured alloy wheels when there's been no machining or welding done to make the repair. If you know of its existence and have a copy on hand, it could make a difference in your bottom line and also ease the appraisal process.

Although no one will deny that insurers are becoming ever more aggressive in their approach to the appraisal and repair process, your shop is in a more powerful position than you might think. But it's up to you to take the necessary steps to help level the playing field. 🏠

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*Writer Bob Cicconi is the material damage supervisor for Premier XXI Claims Management, which settles rental-car claims. He's a licensed auto damage appraiser in Pennsylvania and Delaware. Cicconi also managed his brother's body shop for three years. He holds an Automobile Claim Liability Specialist designation (ACLS) and a Casualty Claim Liability Specialist (CCLS) designation from American Educational Institute and is I-CAR Platinum Certified. He recently completed a paralegal course at Delaware County Community College and continues to attend school courses and training seminars that affect the profession.*

# Know Your P-Pages

This estimate for \$2,650.69 demonstrates when someone writes an estimate without thinking through the complete repair process. This is actually what we see from time to time. The options list hasn't been checked, and non-included operations haven't been added.

Date: 5/7/03 02:28 PM  
 Estimate ID: 5975  
 Estimate Version: 0  
 Preliminary Profile ID: Mitchell

## CARSTAR-YORKVILLE

28 RT. 34 YORKVILLE, IL 60560 • (630) 553-6588 Fax: (630) 553-6588

Damage Assessed By: DOUG FISHER  
 Type of Loss: Property Damage

Deductible: WAIVED

Claim Number: 123-456

Owner: JOHN SMITH

Address: 111 ALMA ST. YORKVILLE, IL

Telephone: Work Phone: (630) 554-1111 Home Phone: (630) 554-1111

Mitchell Service: 911325

Description: 2000 BMW 323 Ci

Body Style: 2D Cpe Drive Train: 2.5L Inj 6 Cyl 5M

VIN: WBABM3344YJN64699 License: 123 456 IL

Mileage: 27,500

Options: AIR CONDITIONING, TILT STEERING WHEEL, CRUISE CONTROL, SPOILER, CENTER CONSOLE, TELESCOPIC WHEEL, SINGLE EXHAUST, 2-DOOR

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/Part Number	Dollar Amount	Labor Units
1	102848	BDY	REMOVE/REPLACE	L FRT DOOR SHELL	41 51 7 038 091	525.00	5.6 #
2	AUTO	REF	REFINISH	L FRT DOOR OUTSIDE			2.4
3	AUTO	REF	REFINISH	L FRT ADD FOR JAMBS & INSIDE	51 13 7 001 043	24.50	1.0
4	102153	BDY	REMOVE/REPLACE	L FRT DOOR MOULDING			INC
5	AUTO	REF	REFINISH	L FRT DOOR MOULDING			0.5
6	102370	BDY	REMOVE/REPLACE	L QUARTER OUTER PANEL	41 21 8 243 099	338.00	17.5 #
7	AUTO	REF	REFINISH	L QUARTER PANEL OUTSIDE			2.0
8	AUTO	REF	REFINISH	L QUARTER PANEL EDGE			0.5
9	AUTO	REF	REFINISH	L LOCK PILLAR			0.5
10	AUTO	REF	REFINISH	CLEAR COAT			2.1
11	933035	FRM	ADD'L OPR	UNIBODY PULL		216.00*	1.5*
12			ADD'L OPR	LT LOCK PILLAR/WHL-HOUSE			
13	AUTO	BDY*	ADD'L COST	PAINT/MATERIALS	Existing		
14	900500		ADD'L LABOR OP	FRAME/RACK FLOOR SET-UP			1.0*

\* - Judgment Item # - Labor Note Applies C - Included in clear coat calculation  
 Remarks: VEHICLE IS NON-DRIVE AT SHOP.

I. Labor Subtotals				Sublet Amount	Totals	II. Part Replacement Summary	
Units	Rate	Add'l Labor Amount					Amount
24.1	42.00	0.00	0.00	1,012.20	Taxable Parts	@ 6.750%	887.50
9.0	42.00	0.00	0.00	378.00	Sales Tax		59.91
1.5	55.00	0.00	0.00	82.50	Total Replacement Parts Amount		947.41
Non-Taxable Labor				1,472.70	IV. Adjustments		
Labor Summary				1,472.70	Insurance Deductible		0.00
				216.00	Customer Responsibility		1,472.70
III. Additional Costs				216.00	I. Total Labor:		
Taxable Costs				14.58	847.41		
Sales Tax				230.58	II. Total Replacement Parts:		
Total Additional Costs				230.58	230.58		
					III. Total Additional Costs:		
					2,650.69		
					Gross Total:		
					0.00		
					IV. Total Adjustments:		
					2,650.69		
					Net Total:		

**This is a preliminary estimate. Additional changes to the estimate may be required for the actual repair.**

Point(s) of Impact  
 8 Left Rear Side (P)

WARNING: Accidental air bag deployment is possible. Personal injury may result. Avoid area near steering wheel and instrument panel even if air bags have deployed. Dual-stage air bag modules may be present that could contain an undeployed stage. When disposing of a deployed dual-stage air bag, always treat it as a "live" module. See appropriate MITCHELL® AIR BAG SERVICE & REPAIR MANUAL, or OEM information.

ESTIMATE RECALL NUMBER: 5/6/03 14:25:14 5975  
 Mitchell Data Version: MAY\_03\_A  
 UltraMate Version: 4.8.012

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**CARSTAR-YORKVILLE**

28 RT. 34 YORKVILLE, IL 60560 • (630) 553-6588 Fax: (630) 553-6588

Damage Assessed By: DOUG FISHER  
 Type of Loss: Property Damage  
 Deductible: WAIVED  
 Claim Number: 123-456  
 Owner: JOHN SMITH

Description: 2000 BMW 323 Ci (Same as estimate on the left)  
 Options: ANTI-LOCK BRAKE SYS. (ABS), ALUM/ALLOY WHEELS, AIR CONDITIONING, POWER STEERING, POWER

Mitchell Service: 911325

BRAKES, POWER WINDOWS, POWER DOOR LOCKS, POWER SEATS, TILT STEERING WHEEL, CRUISE CONTROL, ELECTRIC  
 DEFOGGER, LEATHER SEATS, POWER SUNROOF, 5-SPEED MANUAL TRANSMISSION, HEATED SEATS, TRACTION  
 CONTROL/ELECTRONIC PREMIUM SOUND SYS., SPOILER, AM-FM STEREO/CDPLAYER (SINGLE), FOG LIGHTS, CENTER CON-  
 SOLE, TELESCOPIC WHEEL, PASSENGER-FRONT AIR BAG, HEATED MIRROR, POWER REMOTE MIRROR, 4-WHEEL DISC  
 BRAKES, REAR-WHEEL DRIVE, SINGLE EXHAUST L-6 ENGINE, 2-DOOR, ALARM, DRIVER-FRONT AIR BAG, DRIVER-SIDE AIR  
 BAG, PASSENGER-SIDE AIR BAG

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/Part Number	Dollar Amount	Labor Units
1	106426	BDY	REMOVE/INSTALL	L PARK/SIGNAL LAMP			
2	100164	BDY	REMOVE/INSTALL	L REPEATER LAMP			
3	100323	REF	BLEND	L FENDER OUTSIDE			0.2 #
4	100359	BDY	REMOVE/INSTALL	L FENDER OUTSIDE			0.2 #
5	102131	MCH	REMOVE/REPLACE	L FRT ADD W/AIR BAG			0.9
6	102848	BDY	REMOVE/REPLACE	L FRT DOOR SHELL	-M		0.3
7	AUTO	REF	REFINISH	L FRT DOOR OUTSIDE			0.5 #
8	AUTO	REF	REMOVE/REPLACE	L FRT ADD FOR JAMBS & INSIDE	41 51 7 038 091	525.00	5.6 #
9	102153	BDY	REFINISH	L FRT DOOR MOULDING			C 2.4
10	AUTO	REF	REFINISH	L FRT DOOR MOULDING			C 1.0
11	102341	REF	BLEND	L ROCKER PANEL			INC
12	102356	BDY	REMOVE/REPLACE	ADD TO R&I BACK GLASS			C 0.5
13	102606	MCH	REMOVE/REPLACE	L REAR ADD W/AIR BAG			C 0.8
14	102370	BDY	REMOVE/REPLACE	L QUARTER OUTER PANEL	-M		C 0.5
15	AUTO	REF	REFINISH	L QUARTER PANEL OUTSIDE	41 21 8 243 099	338.00	17.5 #
16	AUTO	REF	REFINISH	L QUARTER PANEL EDGE			C 2.0
17	AUTO	REF	REFINISH	L LOCK PILLAR			C 0.5
18	936012	REF	ADD'L COST	HAZARDOUS WASTE DISPOSAL			C 0.5
19	AUTO	REF	ADD'L OPR	CLEAR COAT			C 0.5
20	933005	REF*	ADD'L OPR	RESTORE CORROSION PRO.		3.00*	2.5
21	933008	REF	ADD'L OPR	CHIP RESISTANT MATERIAL APP.			0.5*
22	933017	REF	ADD'L OPR	FINISH SAND AND BUFF			1.0*
23	933018	REF	ADD'L OPR	MASK FOR OVERSPRAY			0.9*
24	933035	FRM	ADD'L OPR	UNIBODY PULL			0.2*
25				LT LOCK PILLAR/WHL-HOUSE			1.5*
26	AUTO			PAINT/MATERIALS			
27	900500	BDY*	ADD'L LABOR OP	FRAME/RACK FLOOR SET-UP	Existing	302.40*	
28	900500	BDY*	REMOVE/REPLACE	URETHANE KIT (\$29.95 EA.)	New	29.95*	1.0*
29	900500	BDY*	REMOVE/REPLACE	CLIPS AND RETAINERS	New	10.00*	0.0*
30	900500	BDY*	REMOVE/REPLACE	SOUND DEADENING MATERIAL	New	25.00*	0.3*

\*-Judgment Item #-Labor Note Applies C-Included in Clear Coat Calc Remarks: VEHICLE IS NON-DRIVE AT SHOP

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Body	25.6	42.00	0.00	0.00	1,075.20	Taxable Parts	952.45
Refinish	13.7	42.00	0.00	0.00	575.40	Sales Tax	64.29
Frame	1.5	55.00	0.00	0.00	82.50	Total Replacement Parts Amount	1,016.74
Mechanical	1.0	65.00	0.00	0.00	65.00		
Labor Summary	41.8				1,798.10	IV. Adjustments	
Non-Taxable Labor					1,798.10	Insurance Deductible	Amount Waived
III. Additional Costs						Customer Responsibility	0.00
Taxable Costs							
Sales Tax					302.40	I. Total Labor:	1,798.10
Non-Taxable Costs					20.41	II. Total Replacement Parts:	1,016.74
Total Additional Costs					3.00	III. Total Additional Costs:	325.81
					325.81	Gross Total:	3,140.65
						IV. Total Adjustments:	0.00
						Net Total:	3,140.65

**This is a preliminary estimate. Additional changes to the estimate may be required for the actual repair.**

ESTIMATE RECALL NUMBER: 5/6/03 14:25:14 5975  
 Mitchell Data Version: MAY\_03\_A  
 UltraMate Version: 4.8.012

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This estimate for \$3,140.65 is more thorough – using all P-page logic, options encoded on the car and competent estimating practices. It includes all repair operations that are customary in our industry area. It also provides the parts and repair departments a better “blueprint” for the repair process. The interesting thing about this is that if you properly “sell” to the customers, they become concerned about how incomplete the other estimate is. *Special thanks to CARSTAR-Yorkville President Dean Fisher for developing these sample estimates.*