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 CICCONI

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 procedures. 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.

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."

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 setup 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, consult 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

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

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 X 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.

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			C 2.4
3	AUTO	REF	REFINISH	L FRT ADD FOR JAMBS & INSIDE			C 1.0
4	102153	BDY	REMOVE/REPLACE	L FRT DOOR MOULDING	51 13 7 001 043	24.50	INC
5	AUTO	REF	REFINISH	L FRT DOOR MOULDING			C 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			C 2.0
8	AUTO	REF	REFINISH	L QUARTER PANEL EDGE			C 0.5
9	AUTO	REF	REFINISH	L LOCK PILLAR			C 0.5
10	AUTO	REF	ADD'L OPR	CLEAR COAT			2.1
11	933035	FRM	ADD'L OPR	UNIBODY PULL			1.5*
12				LT LOCK PILLAR/WHL-HOUSE		216.00*	
13	AUTO		ADD'L COST	PAINT/MATERIALS			1.0*
14	900500	BDY*	ADD'L LABOR OP	FRAME/RACK FLOOR SET-UP	Existing		

* - Judgment Item # - Labor Note Applies C - Included in clear coat calculation

Remarks: VEHICLE IS NON-DRIVE AT SHOP.

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals
Body	24.1	42.00	0.00	0.00	1,012.20
Refinish	9.0	42.00	0.00	0.00	378.00
Frame	1.5	55.00	0.00	0.00	82.50
		Non-Taxable Labor			1,472.70
					1,472.70
Labor Summary	34.6				

III. Additional Costs		Amount
Taxable Costs		216.00
Sales Tax	@ 6.750%	14.58
Total Additional Costs		230.58

II. Part Replacement Summary		Amount
Taxable Parts		887.50
Sales Tax	@ 6.750%	59.91
Total Replacement Parts Amount		947.41

IV. Adjustments	Amount
Insurance Deductible	Waived
Customer Responsibility	0.00

I.	Total Labor:	1,472.70
II.	Total Replacement Parts:	947.41
III.	Total Additional Costs:	230.58
	Gross Total:	2,650.69
IV.	Total Adjustments:	0.00
	Net Total:	2,650.69

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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Date: 5/ 6/03 02:25 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

Description: 2000 BMW 323 Ci (Same as estimate on the left)
Mitchell Service: 911325
Options: ANTI-LOCK BRAKE SYS. (ABS), ALUM/ALLOY WHEELS, AIR CONDITIONING, POWER STEERING, POWER 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 CONSOLE, 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					0.2 #
2	100164	BDY	REMOVE/INSTALL	L REPEATER LAMP					0.2 #
3	100323	REF	BLEND	L FENDER OUTSIDE				C	0.9
4	100359	BDY	REMOVE/INSTALL	L FENDER MOULDING					0.3
5	102131	MCH	REMOVE/REPLACE	L FRT ADD W/AIR BAG	-M				0.5 #
6	102848	BDY	REMOVE/REPLACE	L FRT DOOR SHELL		41 51 7 038 091	525.00		5.6 #
7	AUTO	REF	REFINISH	L FRT DOOR OUTSIDE				C	2.4
8	AUTO	REF	REFINISH	L FRT ADD FOR JAMBS & INSIDE				C	1.0
9	102153	BDY	REMOVE/REPLACE	L FRT DOOR MOULDING		51 13 7 001 043	24.50		INC
10	AUTO	REF	REFINISH	L FRT DOOR MOULDING				C	0.5
11	102341	REF	BLEND	L ROCKER PANEL				C	0.8
12	102356	BDY	REMOVE/REPLACE	ADD TO R&I BACK GLASS					0.5
13	102606	MCH	REMOVE/REPLACE	L REAR ADD W/AIR BAG	-M				0.5 #
14	102370	BDY	REMOVE/REPLACE	L QUARTER OUTER PANEL		41 21 8 243 099	338.00		17.5 #
15	AUTO	REF	REFINISH	L QUARTER PANEL OUTSIDE				C	2.0
16	AUTO	REF	REFINISH	L QUARTER PANEL EDGE				C	0.5
17	AUTO	REF	REFINISH	L LOCK PILLAR				C	0.5
18	936012		ADD'L COST	HAZARDOUS WASTE DISPOSAL			3.00*		
19	AUTO	REF	ADD'L OPR	CLEAR COAT					2.5
20	933005	REF*	ADD'L OPR	RESTORE CORROSION PRO.					0.5*
21	933008	REF	ADD'L OPR	CHIP RESISTANT MATERIAL APP.					1.0*
22	933017	REF	ADD'L OPR	FINISH SAND AND BUFF					0.9*
23	933018	REF	ADD'L OPR	MASK FOR OVERSPRAY					0.2*
24	933035	FRM	ADD'L OPR	UNIBODY PULL					1.5*
25				LT LOCK PILLAR/WHL-HOUSE					
26	AUTO		ADD'L COST	PAINT/MATERIALS					
27	900500	BDY*	ADD'L LABOR OP	FRAME/RACK FLOOR SET-UP			302.40*		
28	900500	BDY*	REMOVE/REPLACE	URETHANE KIT ($29.95 EA.)		Existing			1.0*
29	900500	BDY*	REMOVE/REPLACE	CLIPS AND RETAINERS		New	29.95*		0.0*
30	900500	BDY*	REMOVE/REPLACE	SOUND DEADENING MATERIAL		New	10.00*		0.0*
						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
Body	25.6	42.00	0.00	0.00	1,075.20
Refinish	13.7	42.00	0.00	0.00	575.40
Frame	1.5	55.00	0.00	0.00	82.50
Mechanical	1.0	65.00	0.00	0.00	65.00
Labor Summary	41.8	Non-Taxable Labor			1,798.10
					1,798.10

II. Part Replacement Summary

		Amount
Taxable Parts		952.45
Sales Tax	@ 6.750%	64.29
Total Replacement Parts Amount		1,016.74

III. Additional Costs

		Amount
Taxable Costs		302.40
Sales Tax	@ 6.750%	20.41
Non-Taxable Costs		3.00
Total Additional Costs		325.81

IV. Adjustments

	Amount
Insurance Deductible	Waived
Customer Responsibility	0.00

I.	Total Labor:	1,798.10
II.	Total Replacement Parts:	1,016.74
III.	Total Additional Costs:	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.*