

# Photo Estimating Example

Claim #: [REDACTED]			
Workfile ID: [REDACTED]			
Estimate of Record			
2002 HOND CRV 4X4 EX 4D UTV 4-2.4L-FI Bronze			
ESTIMATE TOTALS			
Category	Basis		Cost \$
Parts			90.77
Body Labor	1.6 hrs	@ \$ 48.00 /hr	76.80
Subtotal			167.57
Sales Tax	\$ 167.57	@ 6.0000 %	10.05
Total Cost of Repairs			177.62
Deductible			500.00
Deductible Credit			-500.00
Total Adjustments			0.00
Net Cost of Repairs			177.62



Allstate policy holder suffers a loss to the front of his Honda CR-V and is told to send in pictures of the damage. He receives a photo estimate for **\$177.62**. Allstate recommends that due to the low cost of repairs he should not turn in the claim because it will affect his good driving record.

Vehicle owner takes his vehicle to his body shop for an opinion of damages. At the shop he is advised that the vehicle is unsafe to operate so the owner leaves his vehicle requesting the shop to contact Allstate for a supplemental of damages. Vehicle is completed and delivered to the vehicle owner after 4 subsequent physical inspections by Allstate physical damage appraisers agree to pay the amount of **\$3,945.97** for the total repairs. Remember .... The Allstate claims handler tried to coerce the vehicle owner into retracting the claim so his safe driving record remained intake.

Claim #: [REDACTED]			
Workfile ID: [REDACTED]			
Supplement of Record 4 with Summary			
2002 HOND CRV 4X4 EX 4D UTV 4-2.4L-FI Bronze			
ESTIMATE TOTALS			
Category	Basis		Cost \$
Parts			1,582.21
Body Labor	25.8 hrs	@ \$ 49.00 /hr	1,264.20
Paint Labor	10.2 hrs	@ \$ 49.00 /hr	499.80
Frame Labor	2.0 hrs	@ \$ 49.00 /hr	98.00
Paint Supplies	10.2 hrs	@ \$ 27.00 /hr	275.40
Other Charges			3.00
Subtotal			3,722.61
Sales Tax	\$ 3,722.61	@ 6.0000 %	223.36
Total Cost of Repairs			3,945.97
Deductible			500.00
Deductible Credit			-500.00
Total Adjustments			0.00
Net Cost of Repairs			3,945.97

To Whom It May Concern:

I Mr. [REDACTED] would like to state for the record that [REDACTED] Insurance Company tried to convince me into not making a claim on my 2002 Honda CRV. They told me that I would lose my good driver deductible discount and if I make this claim my deductible would go back to the original amount of \$500.00 on any future claims

After several attempts of them trying to convince me this was not a good decision I refused and moved forward with the claim.

The customer's name was removed for privacy, it can be made available to legislators upon request.

Print [REDACTED]

Brought to you by the PA Collision Trade Guild

PHOTO ESTIMATING  
DOES NOT WORK