

Supplement to Patriot National Casualty estimate 330114-INI

INSURED	Daniel Reyes	CARRIER	Patriot National Casualty
VEHICLE	2022 Honda Accord Sport 1.5T	ADJUSTER	R. Kowalski (Field)
VIN	1HGCV1F38NA042217	CLAIM #	PNC-7-2026-330114
COLOR	Modern Steel Metallic	LOSS DATE	02/11/2026

ORIGINAL NET PAYMENT

\$1,138.98

SUPPLEMENT AMOUNT

+\$1,004.99

REVISED TOTAL TO SHOP

\$2,143.97

FINDINGS SUMMARY

ClaimRecoup analyzed Patriot National estimate 330114-INI for the 2022 Honda Accord Sport 1.5T and identified 22 missing or under-billed line items across the right-side multi-panel repair. Two adjuster note assertions are factually incorrect and require formal rebuttal (see Adjuster Note Rebuttals section). The right quarter panel is currently billed as blend-only despite a 3.5-hour dent repair on the same panel, which is a refinish operation per Mitchell P-Pages. Pre- and post-repair diagnostic scans are required by Honda position statement. Total recoverable amount is documented below with full citation per line.

CRITICAL SAFETY OMISSIONS

- Pre- and post-repair diagnostic scans

Pre- and post-repair diagnostic scans are required by Honda position statement.

Citation: [Honda Position Statement 2018](#)

- Corrosion protection and seam sealer

Post-repair corrosion protection is required for any panel where original e-coat or paint film integrity has been broken. These operations must be billed separately.

Citation: [Honda Body Repair Manual Section 1-12 / Mitchell P-Pages 5.2.1](#)

MISSED & UNDER-BILLED LINE ITEMS

#	OPERATION	OP	HRS	RATE	AMOUNT
1	Pre-repair diagnostic scan Honda Position Statement 2018 - required pre-repair scan, all model years	DIAG	—	Flat	\$130.00
2	Post-repair diagnostic scan Honda Position Statement 2018 - required post-repair scan	DIAG	—	Flat	\$130.00
3	Cover vehicle for refinish & blend Mitchell P-Pages - Not Included Operation	REF	0.5	62	\$31.00
4	Mask for overspray - multi-panel refinish Mitchell P-Pages 4.4.1 - Not Included; 4 panels	REF	0.6	62	\$37.20
5	Tinted clearcoat - Modern Steel Metallic match Mitchell P-Pages 4.7 / CCC G-25 - required for metallic	REF	0.8	62	\$49.60
6	RT quarter panel - refinish correction See Flag #2 above. Mitchell base refinish for 2022 Accord quarter.	REF	1.5	62	\$93.00
7	R&I RT door handles (front + rear) Mitchell P-Pages 6.1 - R&I exterior trim not included	R&I	0.4	62	\$24.80
8	R&I RT exterior mirror for refinish access Mitchell P-Pages 6.1 - Not Included	R&I	0.3	62	\$18.60

9	R&I RT door weatherstrips for refinish access Mitchell P-Pages 6.1 - Not Included	R&I	0.3	62	\$18.60
10	Edge / jamb refinish - RT front door Mitchell P-Pages 4.5 - Not Included in panel refinish	REF	0.5	62	\$31.00
11	Edge / jamb refinish - RT rear door Mitchell P-Pages 4.5 - Not Included in panel refinish	REF	0.5	62	\$31.00
12	Featheredge, prime & block - door repairs I-CAR Repairability Technical Support - required after RPR	RPR	0.6	62	\$37.20
13	Featheredge, prime & block - quarter repair I-CAR Repairability Technical Support - required after RPR	RPR	0.5	62	\$31.00
14	Color sand & buff - RT front door Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	62	\$31.00
15	Color sand & buff - RT rear door Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	62	\$31.00
16	Color sand & buff - RT quarter panel Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	62	\$31.00
17	Corrosion protection - repaired panels (3) See Flag #1. Honda BRM Section 1-12 / Mitchell P-Pages 5.2.1	RPR	0.5	62	\$31.00
18	Seam sealer - exposed seams after repair See Flag #1. Mitchell P-Pages 5.2 / Honda BRM Section 1-13	RPR	0.4	62	\$24.80
19	Setup, measure & test fit Honda BRM / I-CAR - multi-panel realignment verification	MECH	0.5	62	\$31.00
20	Test drive - post-repair QC Honda BRM - required post-repair QC	MECH	0.3	62	\$18.60
21	Blend material additive (P&M) Mitchell P-Pages - 1.5x P&M for blend operation	P&M	—	Adj.	\$52.00
22	Hazardous waste - adjustment to regional baseline Regional baseline \$25; estimate currently \$10	MISC	—	Adj.	\$15.00

TOTALS

Labor	\$601.40
Diagnostics	\$260.00
Paint & materials	\$52.00
Miscellaneous	\$15.00
Subtotal	\$928.40
Tax	\$76.59

SUPPLEMENT TOTAL \$1,004.99

ADJUSTER NOTE REBUTTALS

"Corrosion protection and seam sealer assumed within base labor" - INCORRECT

Mitchell P-Pages 5.2.1 - "Corrosion protection materials and labor are NOT included in the published refinish or repair times." CCC G-Pages confirm the same. Honda Body Repair Manual Section 1-12 specifies post-repair corrosion protection is required for any panel where original e-coat or paint film integrity has been broken. These operations must be billed separately. See line items 17 and 18 below.

Citation: Mitchell P-Pages 5.2.1

"Blend hours capped at 2.0 per matrix" - INCORRECT

Internal carrier matrix is not an industry standard. Blend refinish time is calculated as 50% of full panel refinish base time on the specific panel being blended, not arbitrarily capped. The right quarter panel currently shows a 3.5-hour dent repair followed by 2.0 hours billed as blend. A panel with a structural repair requires full refinish, not blend. Quarter panel refinish base on the 2022 Accord is 3.5 hours minimum. Correction added below as line item #6.

Citation: Mitchell P-Pages 4.7.1 and CCC G-Pages

ADDITIONAL NOTES & FLAGS

- Hidden damage - recommend inspection: Right-side intersection impact on a 2022 Accord may include damage to the side curtain airbag sensors, B-pillar wiring harness, and door intrusion beams that are not visible on a field inspection. Recommend full tear-down inspection of both right doors before this supplement is closed. Document and photograph any additional damage discovered. Honda Position Statement specifically requires sensor verification after any side impact.; ADAS calibration check: 2022 Accord Sport equipped with Honda Sensing. After right-side impact, verify side radar and camera systems are not displaced. Calibration may be required if any sensor is disturbed during disassembly. Standard calibration billable separately if performed.; Door alignment after R&I: Both right doors require post-installation alignment verification. Mitchell P-Pages 6.2 confirms final door fit-up is not included in R&I time. If alignment exceeds 0.3 hours per door, bill additional time.
- Tear-down inspection required before final supplement is closed.

SUBMISSION

This supplement is ready to submit to R. Kowalski (Field) at Patriot National Casualty. Submit via CCC ONE supplement workflow per carrier instructions, or fax to (888) 555-0011 with photo evidence pack attached.