

Supplement to Heritage Mutual Insurance estimate EST-7741-A

INSURED	Maria Gonzales	CARRIER	Heritage Mutual Insurance
VEHICLE	2020 Toyota Camry SE	ADJUSTER	D. Patterson
VIN	4T1G11AK4LU923847	CLAIM #	HMI-2026-0418-7741
COLOR	Celestial Silver Metallic (3-stage)	LOSS DATE	03/24/2026

ORIGINAL NET PAYMENT

\$811.84

SUPPLEMENT AMOUNT

+\$697.13

REVISED TOTAL TO SHOP

\$1,508.97

FINDINGS SUMMARY

ClaimRecoup analyzed Heritage Mutual estimate EST-7741-A for the 2020 Toyota Camry SE and identified 16 missing or under-billed line items required by the OEM repair procedure and industry-standard refinish guidelines. Pre- and post-repair diagnostic scans were declined by the adjuster despite Toyota's published position statement requiring both. Standard not-included refinish operations - cover car, masking, tinted clearcoat, edge refinish, color sand & buff - were also omitted. The total recoverable amount is documented below with the supporting citation for each item.

MISSED & UNDER-BILLED LINE ITEMS

#	OPERATION	OP	HRS	RATE	AMOUNT
1	Pre-repair diagnostic scan Toyota Position Statement on Pre & Post Repair System Scanning	DIAG	—	Flat	\$130.00
2	Post-repair diagnostic scan Toyota Position Statement on Pre & Post Repair System Scanning	DIAG	—	Flat	\$130.00
3	Cover vehicle for refinish & blend Mitchell P-Pages - Not Included Operation; PPG Refinish Manual	REF	0.5	58	\$29.00
4	Mask for overspray - LT fender blend area Mitchell P-Pages 4.4.1 - Not Included	REF	0.4	58	\$23.20
5	Tinted clearcoat - metallic match Mitchell P-Pages 4.7 / CCC G-25 - Required for metallic blend	REF	0.5	58	\$29.00
6	Blend material additive (LT fender blend) Mitchell P-Pages - 1.5x P&M for blend; current \$165 P&M does not reflect blend	P&M	—	Adj.	\$48.00
7	Headlamp aim & adjustment after RT replacement Toyota Repair Manual Section BE-32	MECH	0.3	58	\$17.40
8	R&I hood emblems & badges for refinish Mitchell P-Pages 6.1 - R&I emblems not included in panel refinish	R&I	0.3	58	\$17.40
9	Featheredge, prime & block - hood repair area I-CAR Repairability Technical Support - required after RPR ops	RPR	0.6	58	\$34.80
10	Edge / jamb refinish - hood underside Mitchell P-Pages 4.5 - Not Included in panel refinish	REF	0.8	58	\$46.40
11	Color sand & buff - hood Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	58	\$29.00
12	Color sand & buff - front bumper cover Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	58	\$29.00

13	Setup, measure & structural verification Toyota Repair Manual / I-CAR - Front impact requires structural check	MECH	0.5	58	\$29.00
14	Corrosion protection - hood repair area Toyota Body Repair Manual Section BR-2 - paint integrity broken	RPR	0.3	58	\$17.40
15	Test drive - post-repair QC Toyota Repair Manual - Required post-repair QC	MECH	0.3	58	\$17.40
16	Hazardous waste disposal - adjustment to regional baseline Regional baseline \$25; original estimate \$8 below standard	MISC	—	Adj.	\$17.00

TOTALS

Labor	\$319.00
Diagnostics	\$260.00
Paint & materials	\$48.00
Miscellaneous	\$17.00
Subtotal	\$644.00
Tax	\$53.13

SUPPLEMENT TOTAL	\$697.13
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ADDITIONAL NOTES & FLAGS

- Labor rate review: Labor rate review: Original estimate caps body labor at \$58/hr. Current DFW/Houston regional market for non-DRP independent body shops is \$65-\$72/hr. If shop has documented posted door rate above \$58, request labor rate parity per market survey data.
- Hidden damage - recommend inspection: Hidden damage: Adjuster notes state estimate is based on visible damage only. Recommend tear-down inspection of front bumper reinforcement, hood latch assembly, and headlamp mounting tabs before final supplement is closed. Photograph and document any additional damage discovered.; Three-stage refinish: Celestial Silver Metallic on the 2020 Camry uses a tri-coat process. If shop uses a true three-stage refinish, additional ground coat / mid-coat hours may be billable beyond the standard two-stage refinish currently estimated. Confirm with paint manufacturer formula before submitting.
- Tear-down inspection required before final supplement is closed.

SUBMISSION

SUBMISSION: This supplement is ready to submit to D. Patterson at Heritage Mutual. Email it directly with photo evidence pack attached, or upload through CCC ONE / Mitchell Connect using the supplement workflow.