

Supplement to Sentinel Auto Indemnity estimate 99441-INIT-1

INSURED	Aisha Patel	CARRIER	Sentinel Auto Indemnity
VEHICLE	2023 Tesla Model Y LR AWD	ADJUSTER	M. Holbrook
VIN	7SAYGDEE7PA112094	CLAIM #	SAI-COL-2026-99441
COLOR	Pearl White Multi-Coat (3-stage)	LOSS DATE	04/02/2026

ORIGINAL NET PAYMENT

\$6,087.86

SUPPLEMENT AMOUNT

+\$3,068.45

REVISED TOTAL TO SHOP

\$9,156.31

FINDINGS SUMMARY

ClaimRecoup analyzed Sentinel Auto estimate 99441-INIT-1 for the 2023 Tesla Model Y Long Range AWD and identified 26 missing or under-billed line items plus one critical safety omission and four adjuster note assertions that require formal rebuttal. The original estimate documents pretensioner deployment but contains zero pretensioner replacement parts or labor - a safety-critical omission. Tesla-specific procedures (HV battery integrity inspection, Tesla Toolbox 3 diagnostic scans, ADAS calibration) are required by Tesla Body Repair Procedures and Tesla Position Statements but are currently denied or omitted. Pearl White Multi-Coat is a tri-coat refinish system requiring mid-coat labor and additional material allowance - neither billed.

CRITICAL SAFETY OMISSIONS

- Pretensioner deployment documented - no replacement billed.

The original estimate confirms "Pretensioners deployed" in the loss documentation but contains zero parts, labor, or operations for pretensioner replacement. Seatbelt pretensioners are pyrotechnic, single-use safety devices. Per Tesla Service Bulletin TES-SAF-2020-09 and FMVSS 209/210, deployed pretensioners must be replaced before the vehicle is returned to service. Returning this vehicle without replacement creates: (1) FMVSS non-compliance, (2) liability exposure for the repair facility, and (3) unrestrained occupant risk in any subsequent collision. Replacement parts and labor are added below as line items 3, 4, 5, 6, and 27.

Citation: [Tesla Service Bulletin TES-SAF-2020-09 / FMVSS 209/210](#)

MISSED & UNDER-BILLED LINE ITEMS

#	OPERATION	OP	HRS	RATE	AMOUNT
1	HV battery integrity inspection (post rear-impact) Tesla Service Bulletin TES-2021-04 - required after any rear collision	DIAG	1	72	\$72.00
2	HV system isolation & lockout verification Tesla HV Safety Procedures / 29 CFR 1910.147	MECH	0.5	72	\$36.00
3	R&I LH front seatbelt assembly (pretensioner replacement) Tesla Body Repair Manual Sec. 14-3	R&I	0.8	72	\$57.60
4	R&I RH front seatbelt assembly (pretensioner replacement) Tesla Body Repair Manual Sec. 14-3	R&I	0.7	72	\$50.40
5	SRS module reset & clear deployment codes Tesla Service Procedure SRS-2022-RST	DIAG	0.5	72	\$36.00
6	SRS system verification post-repair Tesla Body Repair Manual Sec. 14-5	DIAG	0.4	72	\$28.80
7	Cover vehicle for refinish & blend Mitchell P-Pages - Not Included Operation	REF	0.5	72	\$36.00

8	Mask for overspray (multi-panel) Mitchell P-Pages 4.4.1 - Not Included; 3 panels	REF	0.6	72	\$43.20
9	Three-stage refinish - Pearl White Multi-Coat (mid-coat) Tesla Paint Code PPSW (tri-coat) / Mitchell P-Pages 4.7.5	REF	1.5	72	\$108.00
10	Color sand & buff - rear bumper cover Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	72	\$36.00
11	Color sand & buff - tailgate Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	72	\$36.00
12	Color sand & buff - RT quarter panel Mitchell P-Pages 4.7.3 - Not Included Operation	REF	0.5	72	\$36.00
13	Edge / jamb refinish - tailgate (interior edges) Mitchell P-Pages 4.5 - Not Included; tailgate has 4 edges	REF	0.8	72	\$57.60
14	Featheredge, prime & block - RT quarter repair I-CAR Repairability Technical Support - required after RPR	RPR	0.5	72	\$36.00
15	R&I tailgate emblems & badges Mitchell P-Pages 6.1 - Not Included in panel refinish	R&I	0.4	72	\$28.80
16	R&I rear license plate frame & lamp assemblies Mitchell P-Pages 6.1 - Not Included	R&I	0.3	72	\$21.60
17	R&I rear bumper proximity / parking sensors Tesla Body Repair Manual / Mitchell P-Pages 6.1	R&I	0.5	72	\$36.00
18	RT quarter panel - refinish correction Mitchell P-Pages - repaired panel requires refinish, not blend-only	REF	1.5	72	\$108.00
19	Corrosion protection - RT quarter repair area Tesla BRM Sec. 1-12 - paint film integrity broken	RPR	0.3	72	\$21.60
20	Setup, measure & verify rear structure Tesla BRM / I-CAR - rear-end collision requires structural check	MECH	1	72	\$72.00
21	Tailgate alignment after replacement (gap & flush) Mitchell P-Pages 6.2 - alignment not included in R&R	MECH	0.5	72	\$36.00
22	Test drive - post-repair QC (validate AEB / parking sensors) Tesla BRM - required ADAS validation post-repair	MECH	0.5	72	\$36.00
23	Tesla pre-repair diagnostic scan (Toolbox 3) Tesla Position Statement 2019-DSC; Toolbox 3 license required	DIAG	—	Flat	\$195.00
24	Tesla post-repair diagnostic scan (Toolbox 3) Tesla Position Statement 2019-DSC	DIAG	—	Flat	\$195.00
25	Rear radar / proximity sensor calibration (sublet) Tesla Service Procedure CAL-2023-RY	SUB	—	Sublet	\$325.00
26	Rear-view camera calibration after replacement (sublet) Tesla Service Procedure CAL-2023-RY	SUB	—	Sublet	\$185.00
27	Front seatbelt pretensioner assemblies (LH + RH) Tesla OEM parts - 2 x \$385 ea. Pyrotechnic, single-use	PARTS	—	OEM	\$770.00
28	Tri-coat refinish material additive (P&M uplift) Mitchell P-Pages - Pearl White Multi-Coat 1.5x P&M factor	P&M	—	Adj.	\$135.00

TOTALS

Labor	\$1,029.60
Diagnostics	\$390.00
Parts	\$770.00
Sublet	\$510.00
Paint & materials	\$135.00
Subtotal	\$2,834.60
Tax	\$233.85
SUPPLEMENT TOTAL	\$3,068.45

ADJUSTER NOTE REBUTTALS

"EV-specific procedures are not separately reimbursed unless documented" - CARRIER POLICY CARVE-OUT NOT SUPPORTED BY INDUSTRY STANDARD.

Tesla Body Repair Procedures Manual and Tesla Service Bulletin TES-2021-04 require HV battery integrity inspection after any rear-impact collision. HV system isolation is required by 29 CFR 1910.147 (Lockout/Tagout) and Tesla High-Voltage Safety Procedures before any structural work near the battery enclosure. These procedures are documented in this supplement (line items 1 and 2) and are non-negotiable safety operations.

Citation: [Tesla Body Repair Procedures Manual and Tesla Service Bulletin TES-2021-04](#)

"ADAS recalibration not approved at this stage; resubmit with sublet invoice if required" - DEFER-AND-DENY TACTIC.

Rear bumper R&I; and rear-view camera replacement on a 2023 Model Y require post-repair calibration of the rear radar/sensor array and rear camera per Tesla Service Procedure CAL-2023-RY. Calibration is a known, foreseeable, and required operation. Including it in the initial supplement is correct workflow per Mitchell P-Pages and 23 OEM position statements. Sublet invoices included as line items 23 and 24.

Citation: [Tesla Service Procedure CAL-2023-RY / Mitchell P-Pages](#)

"Diagnostic scan time considered inclusive of base labor" - FACTUALLY INCORRECT.

Mitchell P-Pages 5.4 explicitly state: "Pre-repair and post-repair diagnostic scan operations are NOT included in any base labor times." Tesla scans require Tesla Toolbox 3 (proprietary, subscription-licensed software) which is not accessible via generic OEM scan tools. The Toolbox 3 license fee, scan labor, and report generation are separate billable operations per Tesla Position Statement 2019-DSC.

Citation: [Mitchell P-Pages 5.4 / Tesla Position Statement 2019-DSC](#)

"Refer to Sentinel EV Claims Schedule v3.2 for caps" - INTERNAL CARRIER SCHEDULE IS NOT AN INDUSTRY STANDARD.

Tesla published OEM repair times govern Tesla repair operations, with Mitchell P-Pages and CCC G-Pages as recognized industry references. Internal carrier matrices and schedules cannot supersede manufacturer-documented procedures. Each line item below is supported by an OEM or industry-standard citation, not an internal carrier rate sheet.

Citation: [Tesla published OEM repair times / Mitchell P-Pages / CCC G-Pages](#)

ADDITIONAL NOTES & FLAGS

- Hidden damage - recommend inspection: rear crash bar; rear floor pan; rear subframe; HV battery enclosure underside; rear suspension components
- Tear-down inspection required before final supplement is closed.

SUBMISSION

This supplement is ready to submit to M. Holbrook at Sentinel Auto Indemnity. Critical safety omission (pretensioner replacement) should be addressed in writing in the cover email - vehicle cannot be returned to service without this work. Submit via CCC ONE supplement workflow with photo evidence pack and Tesla service bulletin references attached. Tesla certification: Tesla collision repair on a 2023 Model Y should be performed at a Tesla-Approved Body Shop where possible. If shop is non-Tesla-certified, document procedures carefully and reference Tesla service procedures by bulletin number on every operation. Hidden damage:

Rear-impact collision at ~25 mph with pretensioner deployment indicates significant force transfer. Recommend tear-down inspection of: rear crash bar, rear floor pan, rear subframe, HV battery enclosure underside, rear suspension components. Photograph and document any additional damage discovered. Battery diagnostic: If HV battery integrity inspection shows any anomaly, full battery diagnostic at a Tesla service center is required before vehicle is returned. Bill that procedure as separate sublet on a follow-up supplement. Door alignment after R&I: If tailgate replacement reveals shell-to-body misalignment, additional alignment time may be billable beyond the 0.5 hours included in line item 21.