

# Understanding your damage estimate and claim payment.



We understand that when your car is in the repair shop after an accident, you may have questions about repairs or parts. This guide helps you read and better understand your line-by-line damage estimate and calculation of your total claim payment.

## How to read your damage estimate

This sample estimate illustrates important line item details that can help you understand the parts and labor needed to repair your vehicle. Please keep in mind that the details and formatting on your actual estimate may look different.

### Sample estimate

Line	Oper	Description	Part Number	Qty	Price \$	Labor	Paint
1 FRONT DOOR	Blnd	LT Door shell					1.0
2	R&I	LT Trim panel				0.4	
3 SIDE DOOR	Repl	LT Outer panel	C51373031B	1	195.36	6.0	2.1
4	R&I	LT Handle				Incl	
5 REAR BUMPER	O/H	Rear bumper	521590E915	1		3.9	
6	Rpr	Bumper cover				2.0	
7	Refn	Bumper cover					1.2
8 MISCELLANEOUS	Subl	Hazardous waste removal					
<b>SUBTOTALS</b>					<b>235.36</b>	<b>12.8</b>	<b>4.3</b>

- A Oper**  
The type of repair operation for each damaged part.
- B Description**  
Each vehicle part that will be affected during the repair process.
- C Part Number**  
Numbers for parts being replaced.
- D Qty**  
The number of parts needed.
- E Price**  
The cost of parts and specified labor rates.
- F Labor**  
The time spent on auto body repairs measured in tenths of an hour.
- G Paint**  
The time spent on painting measured in tenths of an hour.

### Common operation codes

- ALGN** Align
- B** Body
- BLND** Blend
- D** Diagnostic
- D&R** Disconnect and Reconnect
- E** Electrical
- F** Frame
- G** Glass
- M** Mechanical
- O/H** Overhaul
- P** Paint
- REFN** Refinish
- REPL** Replace
- R&I** Remove and Install
- R&R** Remove and Replace
- RPR** Repair
- S** Structural
- SUBL** Sublet
- T** Taxed Miscellaneous Labor
- X** Non-Taxed Miscellaneous Labor

## How we calculate your claim payment

This sample claim payment summary breaks down payment to the repair shop by subtotaling the amounts for parts, paint, labor, tax, and any applicable adjustments that you pay out-of-pocket. Please keep in mind that the details and formatting of your actual claim payment summary may look different from this example.

### Claims payment summary

	A	B	C	D
	Category	Basis	Rate	Cost \$
E	Parts			195.36
F	Body Labor	11.6 hrs @	\$46.00/hr	533.60
G	Paint Labor	5.9 hrs @	\$46.00/hr	271.40
H	Paint Supplies			182.90
I	Subtotal			1,236.73
J	Sales Tax	\$1,236.73 @	7.5000%	92.75
K	<b>Grand Total</b>			<b>1,329.48</b>
L	Deductible			500.00
M	<b>Customer Pays</b>			<b>500.00</b>
N	<b>Net Cost of Repairs/Insurance Pay</b>			<b>829.48</b>

- A Category**  
Refers to the labor and paint needed to repair your vehicle.
- B Basis**  
Refers to the hours spent on body and paint labor.
- C Rate**  
Refers to the labor rate per hour for body repair and painting.
- D Cost \$**  
The amounts to be paid to the repair shop for labor and paint, calculated by multiplying the number of hours by the rate (e.g. 5 hrs @ \$10/hr = \$50).
- E Parts**  
The total cost of parts.
- F Body Labor**  
The total cost for repairing the vehicle body, broken down by hours and hourly rate.
- G Paint Labor**  
The total cost for painting the vehicle, broken down by hours and hourly rate.
- H Paint Supplies**  
The total cost for supplies needed to paint the vehicle.
- I Subtotal**  
The combined costs of parts, body labor, paint labor, and paint supplies.
- J Sales Tax**  
A percentage of the Subtotal that is taxed by the state and added to the cost of repairs.
- K Grand Total/Total Cost of Repairs**  
The estimated total amount it will take to repair your vehicle to pre-accident condition.
- L Deductible**  
The out-of-pocket amount you need to pay to the repair shop directly before we can pay the rest of the costs. We pay for covered damages above the deductible, up to the amount specified in your policy. No deductible will be added to the cost if the deductible has been waived.
- M Customer Pays**  
The total amount you may owe to the repair shop, including a deductible.
- N Net Cost of Repairs/Insurance Pay**  
The amount we'll pay to the repair shop after we subtract your deductible and any other listed adjustments.



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