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

<table>
<thead>
<tr>
<th>Line</th>
<th>Oper</th>
<th>Description</th>
<th>Part Number</th>
<th>Qty</th>
<th>Price $</th>
<th>Labor</th>
<th>Paint</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Spec</td>
<td>FRONT DOOR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Spec</td>
<td>SIDE DOOR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Spec</td>
<td>REAR BUMPER</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Spec</td>
<td>MISCELLANEOUS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SUBTOTALS**

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>235.36</td>
<td>12.8</td>
<td>4.3</td>
</tr>
</tbody>
</table>

**Common operation codes**

- **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.
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

<table>
<thead>
<tr>
<th>Category</th>
<th>Basis</th>
<th>Rate</th>
<th>Cost $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parts</td>
<td></td>
<td>195.36</td>
<td></td>
</tr>
<tr>
<td>Body Labor</td>
<td>11.6 hrs</td>
<td>$46.00/hr</td>
<td>533.60</td>
</tr>
<tr>
<td>Paint Labor</td>
<td>5.9 hrs</td>
<td>$46.00/hr</td>
<td>271.40</td>
</tr>
<tr>
<td>Paint Supplies</td>
<td></td>
<td></td>
<td>182.90</td>
</tr>
<tr>
<td>Subtotal</td>
<td></td>
<td></td>
<td>1,236.73</td>
</tr>
<tr>
<td>Sales Tax</td>
<td>$1,236.73</td>
<td>7.5000%</td>
<td>92.75</td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
<td>1,329.48</td>
</tr>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
<td>500.00</td>
</tr>
<tr>
<td>Customer Pays</td>
<td></td>
<td></td>
<td>500.00</td>
</tr>
<tr>
<td>Net Cost of Repairs/Insurance Pay</td>
<td></td>
<td></td>
<td>829.48</td>
</tr>
</tbody>
</table>

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.

Manage your claim anytime, anywhere with your online account.

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