

INSURANCE CARRIER Progressive Policy # 38KM100001					bent bumper cover - bent radiator support
Blend	Blend front/rear door	-	1.4	\$0.00	Adjacent-panel color match required after refinish
Precision Auto Body & Collision 2000 W. Kellogg Rd. S.E. Canton, OH (320) 555-0187					Rocker/sill crushed - structural corrosion-protecti on layer breached
R&R	A/C Condenser	-	1.5	\$245.00	Identified from technician voice note: Condenser fins/cores damaged by impact - not repairable
Blend	Blend hood	-	1.4	\$0.00	Adjacent-panel color match required after refinish
Paint	Refinish Door (2-stage OEM)	-	3.0	\$187.25	New replacement door shell requires OEM 2-stage refinish
Blend	Blend both front fenders	-	1.4	\$0.00	Adjacent-panel color match required after refinish
Alignment	Front-End Alignment / Frame Setup & Measure	-	1.2	\$0.00	Impact to bumper system - verify front-end geometry
Paint	Refinish Rocker Panel (2-stage OEM)	-	6.0	\$374.50	Replacement rocker requires OEM 2-stage refinish
R&R	Front Bumper Impact Absorber	-	1.5	\$150.00	Crushed/bent impact absorber beyond manufacturer repair criteria
Repair	Door Shell	-	2.0	\$0.00	Door damage repairable within OEM limits
Blend	Blend quarter panel	-	0.7	\$0.00	Adjacent-panel color match required after refinish
Alignment	Wheel Alignment (4-wheel)	-	1.5	\$0.00	Identified from technician voice note: Impact to suspension/wheel area - verify alignment per OEM specs

Operation	Part Name	Part #	Labor Hrs	Parts Cost	Reason Code
R&R	Front Bumper Cover	-	7.0	\$387.25	Hidden damage discovered behind bumper cover - cover exceeded OEM repair limits
Paint	Refinish Bumper Cover (2-stage OEM)	-	6.0	\$374.50	New unpainted replacement panel; OEM 2-stage color match required
R&R	Headlamp Assembly (LED)	-	1.5	\$210.00	Housing mounting tab broken and lens cracked - not repairable
TOTALS	16 line item(s)		43.6	\$2,293.50	\$5,127.50

Claim increase math: 43.6 labor hrs x \$65.00/hr (shop rate) + \$2,293.50 parts = \$5,127.50 total claimed increase.

PHOTO EVIDENCE & TECHNICIAN NOTES



Photo 1 - radiator-support.jpg | Claim CLM-2026-00042
TECH NOTE (transcribed): "Radiator support is bent over on the left side, it's pushing into the condenser. Looks like it shifted maybe an inch and a half. I don't think this pulls, should just replace it."
AI FINDINGS: - Impact Bar / Reinforcement: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)
- Rocker Panel: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)
- Rocker Panel: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)
- Concern: Front-end alignment / measuring system setup required after structural replacement

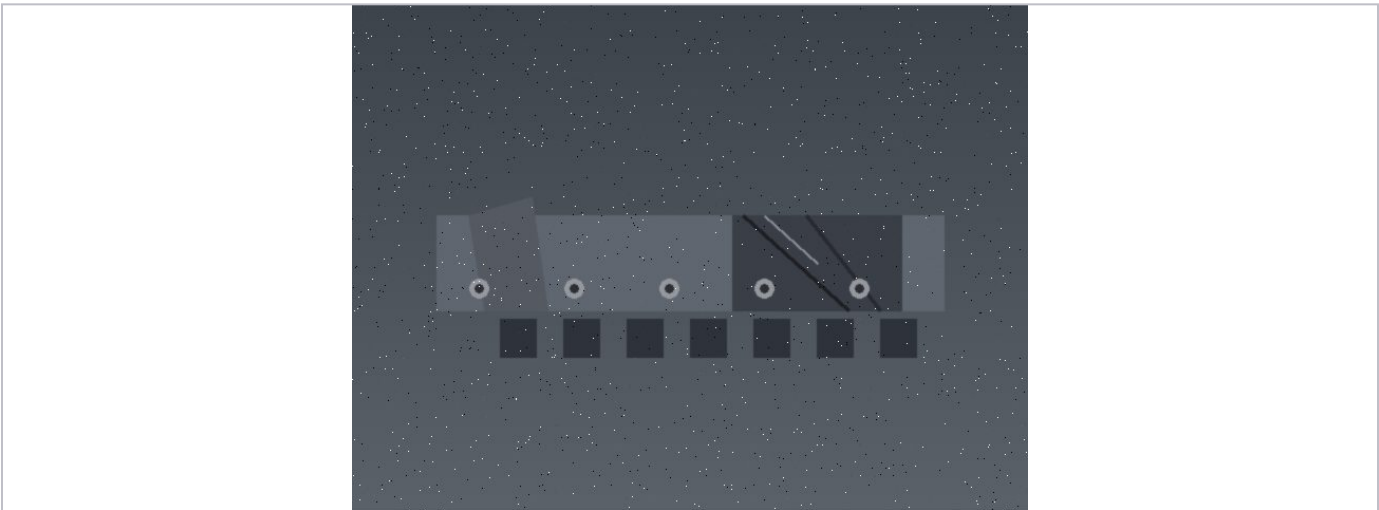


Photo 3 - impact-bar.jpg | Claim CLM-2026-00042

TECH NOTE (transcribed): "Impact bar pushed two inches into the radiator support. Needs full replacement, plus one and a half hours frame setup."

AI FINDINGS: - Front Bumper Cover: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)

- Front Bumper Cover: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)
- Concern: Front-end alignment / measuring system setup required after structural replacement

[Image not embedded - source unavailable: https://images.collisionpulse.example/captures/clm-2026-00042/headlamp-assembly.jpg]

OEM COMPLIANCE & JUSTIFICATION

The operations, parts, and labor documented in this supplement are required to restore the vehicle identified above to its original condition. All procedures, part specifications, and refinishing operations stated herein must be performed in accordance with the manufacturer's published collision repair procedures for the affected vehicle and applicable collision industry standards (I-CAR Inter-industry conference on auto collision repair and OEM repair-procedure requirements).

Photo 3 - headlamp-assembly.jpg | Claim CLM-2026-00042

TECH NOTE (transcribed): "Driver's headlight housing is broken off and the lens has stress cracks from the impact. It's got the LED signature lighting, so this is the expensive one. No way this gets repaired."

AI FINDINGS: - Headlamp Assembly (LED): Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)

- Driver Front Door Shell: Damage identified during teardown inspection. | Suggested op: REMOVE_REPLACE (confidence 90%)
- Concern: Front-end alignment / measuring system setup required after structural replacement

Teardown inspection of the 2019 Volkswagen Jetta GLI (Progressive CLM-2026-00042) identified 16 supplement line item(s) reflecting damage beyond the original estimate. Structural components (radiator support / impact bar / frame members) are replacement-grade per manufacturer guidelines and require alignment and measuring-system setup after installation; straightening beyond OEM limits is not permitted. All replaced exterior panels are refinished to OEM 2-stage standards with adjacent-panel blending to ensure color match. Total supplement increase: \$5127.50 (43.6h @ \$65/hr labor + \$2293.50 parts).

Item-by-item OEM justification for each requested line item:

1. Radiator Support (R&R): Per manufacturer repair procedures, the radiator support is a structural component whose attachment points set engine-cooling and front-end alignment; when bent or displaced beyond the OEM straightening limit it must be replaced, and the front-end structure re-aligned and measured to specification.
2. Blend front/rear door (Blend): Per industry STAND (I-CAR / OEM blending guidelines), adjacent panels are blended to the blend-line boundary to ensure a seamless color match; blending materials are included on the refinish line.
3. Rocker Panel (R&R): Per manufacturer repair procedures, rocker-panel damage requires replacement of the outer panel using OEM sectioning when the inner structure is intact; the repair area is re-treated with OEM anti-corrosion and seam sealers.
4. A/C Condenser (R&R): Per manufacturer procedures, a condenser with damaged fins or displaced mounting points cannot be repaired; replacement is required and the A/C system must be evacuated and recharged per EPA/SNAP and OEM requirements.
5. Blend hood (Blend): Per industry STAND (I-CAR / OEM blending guidelines), adjacent panels are blended to the blend-line boundary to ensure a seamless color match; blending materials are included on the refinish line.
6. Refinish Door (2-stage OEM) (Paint): Per manufacturer refinish procedures, a new replacement panel must receive full 2-stage color, basecoat and clearcoat, to match factory finish and corrosion standards.
7. Blend both front fenders (Blend): Per industry STAND (I-CAR / OEM blending guidelines), adjacent panels are blended to the blend-line boundary to ensure a seamless color match; blending materials are included on the refinish line.
8. Front-End Alignment / Frame Setup & Measure (Alignment): Per anchoring/fixturing procedures, after bumper-system replacement the front-end geometry must be set up on the measuring system to confirm the rails and apron remain within OEM specification.
9. Refinish Rocker Panel (2-stage OEM) (Paint): Per manufacturer refinish procedures, a new replacement panel must receive full 2-stage color, basecoat and clearcoat, to match factory finish and corrosion standards.
10. Front Bumper Impact Absorber (R&R): Per manufacturer guidelines, the bumper impact absorber is a crushable energy-absorption component; once deformed it cannot be straightened or reused and must be replaced to restore crash-energy performance.
11. Door Shell (Repair): Per manufacturer repair procedures, minor door damage outside structural zones may be repaired and refinished to factory standards.
12. Blend quarter panel (Blend): Per industry STAND (I-CAR / OEM blending guidelines), adjacent panels are blended to the blend-line boundary to ensure a seamless color match; blending materials are included on the refinish line.
13. Wheel Alignment (4-wheel) (Alignment): Per manufacturer repair procedures, any impact to the suspension or wheel area requires a four-wheel alignment checked against OEM specification; alignment is also required after replacement of suspension or structural components.
14. Front Bumper Cover (R&R): Per manufacturer repair procedures, the bumper cover is a one-piece molded fascia; when it is deformed, bulged, or its paint is cracked beyond repair limits, sectioning is not permitted and replacement of the complete cover is required.
15. Refinish Bumper Cover (2-stage OEM) (Paint): Per manufacturer refinish procedures, a new replacement panel must receive full 2-stage color, basecoat and clearcoat, to match factory finish and corrosion standards.
16. Headlamp Assembly (LED) (R&R): Per manufacturer repair procedures, the headlamp is a sealed LED assembly with no serviceable lens or housing; any cracked lens or broken mounting tab requires replacement of the complete assembly to maintain beam pattern and moisture sealing.

Every line item above is submitted as mandatory for a complete, OEM-conforming repair. Omitting any required replacement, refinish, blend, structural, or alignment/calibration operation would deviate from the manufacturer repair procedures, compromise structural integrity, crash performance, occupant safety, corrosion protection, and factory finish standards, and could void applicable OEM warranties. Approval of this supplement authorizes the repair to be performed to

manufacturer specification.