

ESTIMOTO SAMPLE
Fictional customer and shop details

Sample Repair Shop
Estimate of Record

Written By: Sample Estimator 2026-09-25
estimates@example.com
Insured: Jordan Taylor
Insurer: progressive
Days to Repair: 4
Pricing: Progressive hail matrix

Claim #: SAMPLE-2001
Type of Loss: Comprehensive
Point of Impact: Hail - Top, Left, Right

Owner (Insured): Jordan Taylor	Inspection Location:	Appraiser:	Repair Facility: Sample Repair Shop 123 Example Lane, Denver, CO 303-555-0142
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VEHICLE

2023 TOYO RAV4 Hybrid XLE Premium AWD
VIN: SAMPLE VIN 000002 State: CO

EQUIPMENT

SAFETY

Anti-lock Brakes (ABS)	Forward Collision Warning	Rear Cross-Traffic Alert	Knee Air Bags
Electronic Stability Control	Crash Imminent Braking	Daytime Running Lights	Seat Belts (All Rows)
Traction Control	Blind Spot Monitor	Front Air Bags	
Tire Pressure Monitoring	Lane Departure Warning	Side Air Bags	
Adaptive Cruise Control	Lane Keep System	Curtain Air Bags	

CONVENIENCE

Keyless Ignition

Line	Sym	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1			FENDER LEFT					
2	*	PDR	Fender Left		1	75.00		
			NOTE: PDR 1-5 Dime					
			1-5 QTR					
3			FRONT DOOR LEFT					
4	*	PDR	Front Door Left		1	75.00		
			NOTE: PDR 2-8 Dime					
			2-8 QTR					
5			QUARTER LEFT					
6	*	PDR	Quarter Left		1	75.00		
			NOTE: PDR 4-12 Dime					
			4-12 QTR					
7			QUARTER RIGHT					
8	*	PDR	Quarter Right		1	175.00		
			NOTE: PDR 9 Quarter					
			6-15 QTR					
9			REAR DOOR LEFT					
10	*	PDR	Rear Door Left		1	75.00		
			NOTE: PDR 4-12 Dime					

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			4-12 QTR					
11			REAR DOOR RIGHT					
12	*	PDR	Rear Door Right		1	225.00		
			NOTE: PDR 18 Nickel					
			16-30 QTR					
13			ROOF					
14	*	PDR	Roof		1	700.00		
			NOTE: PDR 81 Nickel					
			50+ QTR					
15		R&I	Gut interior for roof access (teardown)				4	
16		R&I	R&I roof moldings				0.5	
17			TRUNK					
18	*	PDR	Trunk		1	75.00		
			NOTE: PDR 3-10 Dime					
			3-10 QTR					
19			HOOD					
20		Repl	R&R Hood (OEM)				1	
21			Hood (OEM) (53301-42200)	53301-42200	1	1163.50 X		
22		Refn	Paint: Hood (OEM)					4
23			MIRRORS					
24	#	Subl	Mirror/surround camera calibration		1			
25			REPAIR OPERATIONS					
26	#	Subl	Pre-repair diagnostic scan				0.5M	
27	#	Subl	Post-repair diagnostic scan				0.5M	
28	#	Subl	ADAS calibration (roof/headliner work)				1M	
			NOTE: Verify required calibrations per OEM position statement					
			SUBTOTALS			2638.50	7.5	4

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1163.50
Body Labor	5.5 hrs @	\$ 55.00 /hr	302.50
Paint Labor	4 hrs @	\$ 55.00 /hr	220.00
Mechanical Labor	2 hrs @	\$ 75.00 /hr	150.00
PDR			1475.00
Subtotal			3311.00
Sales Tax	\$ 1163.43 @	7 %	81.44
Total Cost of Repairs			12378.40

X = taxable line

NOTE TO VEHICLE OWNER

THIS IS NOT AN AUTHORIZATION TO REPAIR. This estimate has been prepared based on the inspection of your vehicle and a review of the damages. It does not authorize any repairs to be performed.

Supplemental damage may be found once repairs begin or parts are removed. Any additional damage or hidden damage discovered during the repair

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process must be documented and submitted as a supplement for approval before that work is performed.

Parts prices and labor rates are subject to verification. The repair facility and the vehicle owner are responsible for confirming coverage and any applicable deductible with the insurer prior to the start of repairs.

ASSESSMENT VERIFICATION

Panels assessed: 19 Panels with damage: 8 Photos documented: 19

Hail damage on this estimate was identified using AI-assisted dent detection and confirmed by human review: every damaged panel must be verified by a technician before this estimate can be transmitted.

Computed \$3392.44; adjusted to \$12378.40

Note: Set from uploaded approved estimate

Assessment - severity: severe | recommend: mixed

2023 Toyota RAV4 Hybrid XLE Premium AWD, hail loss, priced on the Progressive hail matrix (built-in matrix, version not stated). Severity is overall SEVERE (score 96), driven almost entirely by the roof: 81 dents (22 dime / 41 nickel / 18 quarter), scoring 96. Eight panels carry recorded hail damage for a total of 122 dents: roof 81, rear door right 18 (7 dime / 8 nickel / 3 quarter, moderate, score 49), quarter right 9 (3 dime / 3 nickel / 3 quarter, light, score 31), rear door left 4, quarter left 4, trunk 3, front door left 2, fender left 1 (all dime, light). No half-dollar or double-oversize dents are recorded on any panel. All eight hail-damaged panels are priced as PDR (\$1,475.00 in matrix panel pricing). Supporting operations include pre- and post-repair diagnostic scans (0.5 hr each, \$37.50 each), interior teardown for roof access (4.0 hr body, \$220.00), R&I roof moldings (0.5 hr, \$27.50), and ADAS calibration for roof/headliner work (1.0 hr, \$75.00), plus a mirror/surround camera calibration line at \$0.00. Separately, the hood is scoped for replacement rather than repair: R&R Hood 1.0 hr (\$55.00), OEM hood part 53301-42200 at \$1,163.50 (taxable), and 4.0 hr paint (\$220.00) ? these were entered manually. Estimate total as provided: \$12,378.40.

Every panel with recorded hail dents is priced from the Progressive hail matrix using the count bracket and a representative dent size, so the hail damage itself is a full PDR scope: Roof 81 dents, 76-100 bracket, nickel representative size = \$700.00; Rear Door Right 18 dents, 16-30 bracket, nickel = \$225.00; Quarter Right 9 dents, 6-15 bracket, quarter = \$175.00; Fender Left, Front Door Left, Rear Door Left, Quarter Left and Trunk each fall in the 1-5 dime bracket at \$75.00 per panel. Panel PDR subtotal \$1,475.00. Note that matrix pricing is per panel per bracket, not per dent, so the quantity field (dent count) does not multiply the line total. Two representative-size selections are judgment calls flagged in the data: Quarter Right is a three-way tie (3 dime / 3 nickel / 3 quarter) and the larger size was taken; Rear Door Right and Roof use the majority size (nickel). The Progressive source states no tie-break or mixed-size rule, so both should be confirmed with the adjuster. Access and safety operations are supported by the roof scope: 81 dents including 18 quarter-size require interior gut/headliner drop for tool access (4.0 hr) and R&I of roof moldings (0.5 hr), which in turn drives an ADAS calibration line for camera/sensor disturbance, plus standard pre- and post-repair scans. The hood is the only panel routed away from PDR ? it carries no dents in the hail matrix and is instead scoped as an OEM replacement (part, R&R labor and 4.0 hr refinish), which is a conventional repair operation and is why the recommendation is 'mixed' rather than 'pdr'. No size adders apply (\$50 over-half-dollar and \$100 double-oversize adders are not triggered because no half-dollar or oversize dents are recorded), and no add-on percentage upcharges (tall vehicle, aluminum/HSS, double panel, extended panel) appear as separate priced lines in the data provided.

Your 2023 RAV4 Hybrid was hit hard by hail. We documented 122 individual dents across eight panels. The roof took the worst of it ? 81 dents, including 18 quarter-size impacts ? and it is rated severe. The right rear door (18 dents) is moderate, and the right quarter panel, left rear door, left quarter panel, trunk lid, left front door and left fender have lighter damage, mostly dime-size.

The good news: every dented panel can be fixed with paintless dent repair (PDR). PDR works the metal back to shape from behind the panel, so your factory paint stays intact ? no filler, no repainting, and no impact on the original finish. Because the roof damage is extensive and includes larger dents, we need to remove the headliner and interior trim and take off the roof moldings to reach the back side of the panel. That teardown is normal for a roof of this severity and it is included in the estimate. Once the interior goes back together we run a diagnostic scan before and after the work and perform an ADAS calibration, because cameras and sensors near the headliner/windshield area must be verified after roof work on a 2023 vehicle.

One panel is not a PDR repair: the hood. It is scoped for replacement with a new original-equipment Toyota hood (part 53301-42200), which then needs to be painted to match your vehicle. Replacement panels arrive in primer, so refinish time is included.

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The estimate as written totals \$12,378.40. Please note the priced lines we can itemize from the assessment data add up to roughly \$3,311.50, so there are charges inside that total we cannot break down from the information provided ? ask us for a fully itemized copy before you approve, and we will walk you through every line.

Caveats

- Total does not reconcile: the stated total of \$12,378.40 exceeds the sum of all provided line items (~\$3,311.50) by roughly \$9,066.90. No add-on, corrosion protection, or tax lines are itemized in the data supplied to explain the difference. Obtain a fully itemized estimate before approval.
- Representative-size selection on Quarter Right is a three-way tie (3 dime / 3 nickel / 3 quarter) resolved in favor of the larger size; the Progressive source states no tie-break rule. Confirm with the adjuster.
- Roof (18 quarter-size of 81) and Rear Door Right (3 quarter-size of 18) are priced at the majority nickel size; the source states no mixed-size rule. Confirm the representative-size methodology with the adjuster.
- The hood has no dents recorded in the hail matrix yet is scoped for OEM replacement, R&R and refinish via manually entered lines. This scope is not supported by the assessment data provided and requires photo/inspection documentation.
- No add-on upcharges are itemized. The policy allows 25% for extended panel repairs, aluminum/HSS, double panels and tall vehicles (35% cap when 2+ apply); applicability to this RAV4 (tall vehicle / roof) has not been evaluated in the data provided.
- Corrosion protection (\$10/vehicle) permitted by the addons policy does not appear as a line item.
- Matrix version is 'source-not-stated'; verify the pricing edition in force for this loss date.
- Mirror/surround camera calibration is listed at \$0.00 with no hours ? confirm whether this operation is required and, if so, price it. All ADAS calibration requirements should be verified against the OEM position statement for a 2023 RAV4.
- Vehicle color is not recorded; color-match, blend or three-stage refinish considerations for the replacement hood cannot be assessed.
- Dent counts and sizes are as supplied; no additional damage, body-line/crease involvement, or paint cracking has been assumed. Panels with body lines, creases or contours may warrant additional time per the addons policy and should be re-inspected on teardown.

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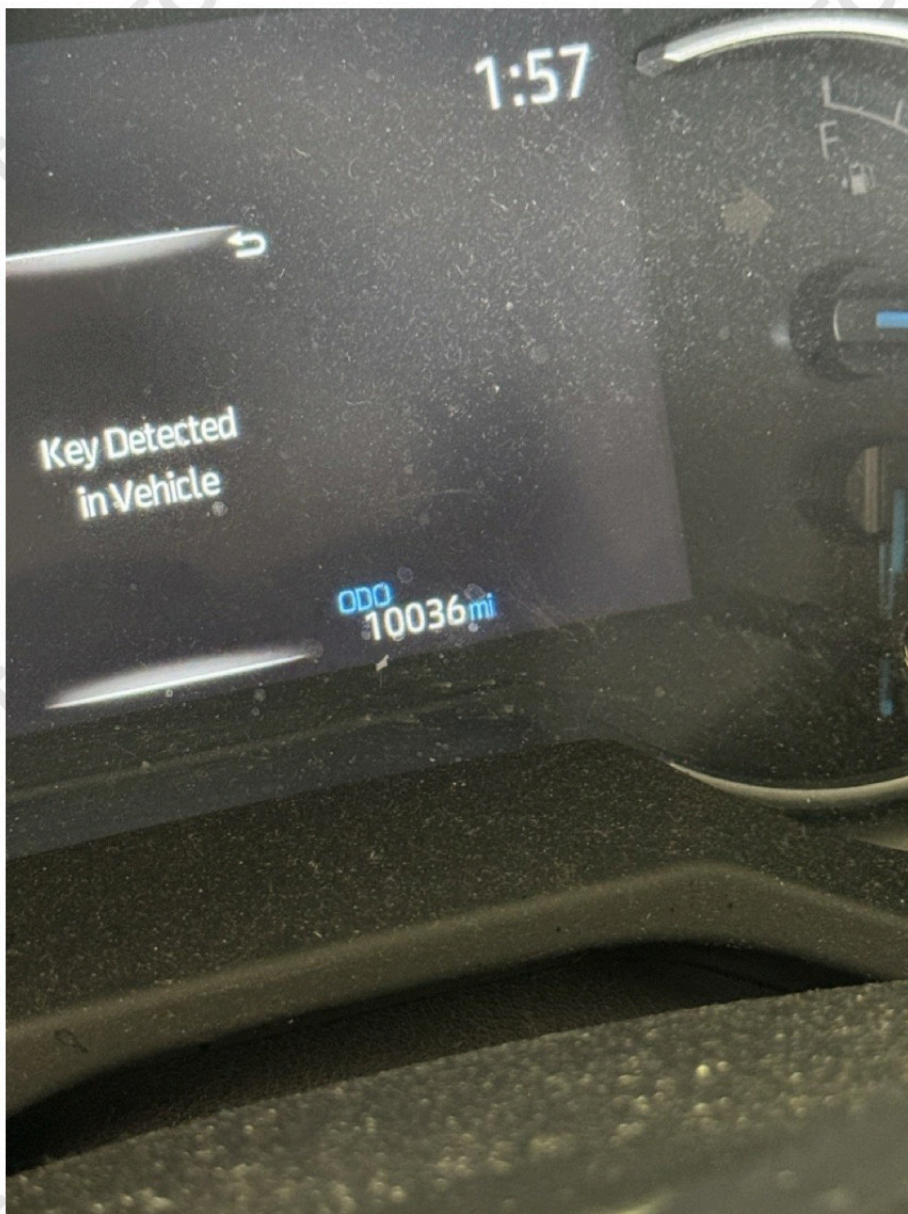
Photo documentation

VIN photo removed for privacy

Vin - 0 dents (verified)

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Odometer - 0 dents (verified)

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Vehicle Corner FI - 0 dents (captured)



Vehicle Corner RI - 0 dents (verified)

Estimate of Record

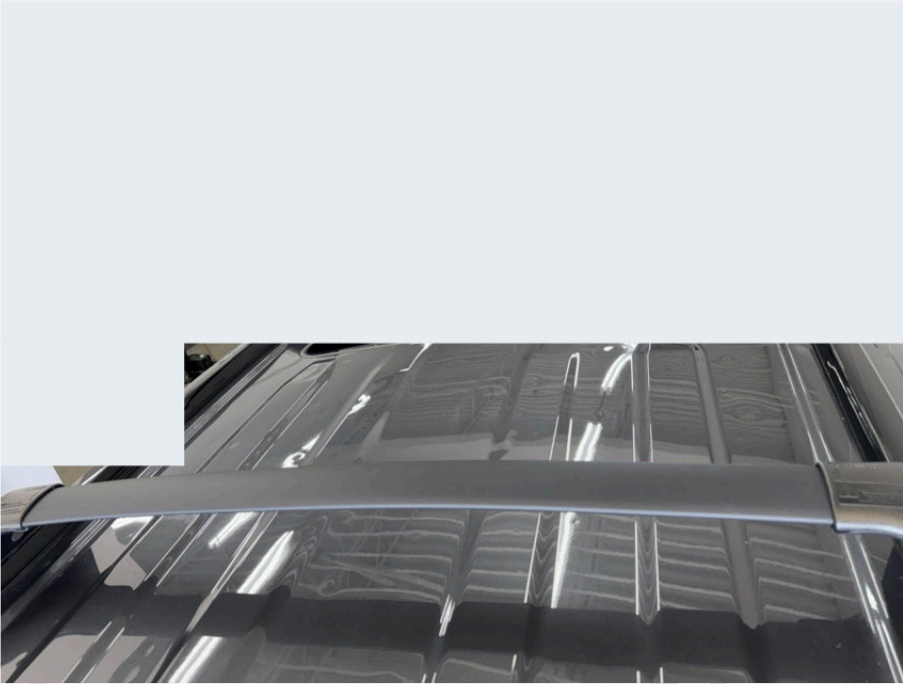
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Vehicle Front - 0 dents (verified)

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Roof - 81 dents (verified)

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Hood - 0 dents (verified)

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Vehicle Driver Side - 0 dents (verified)

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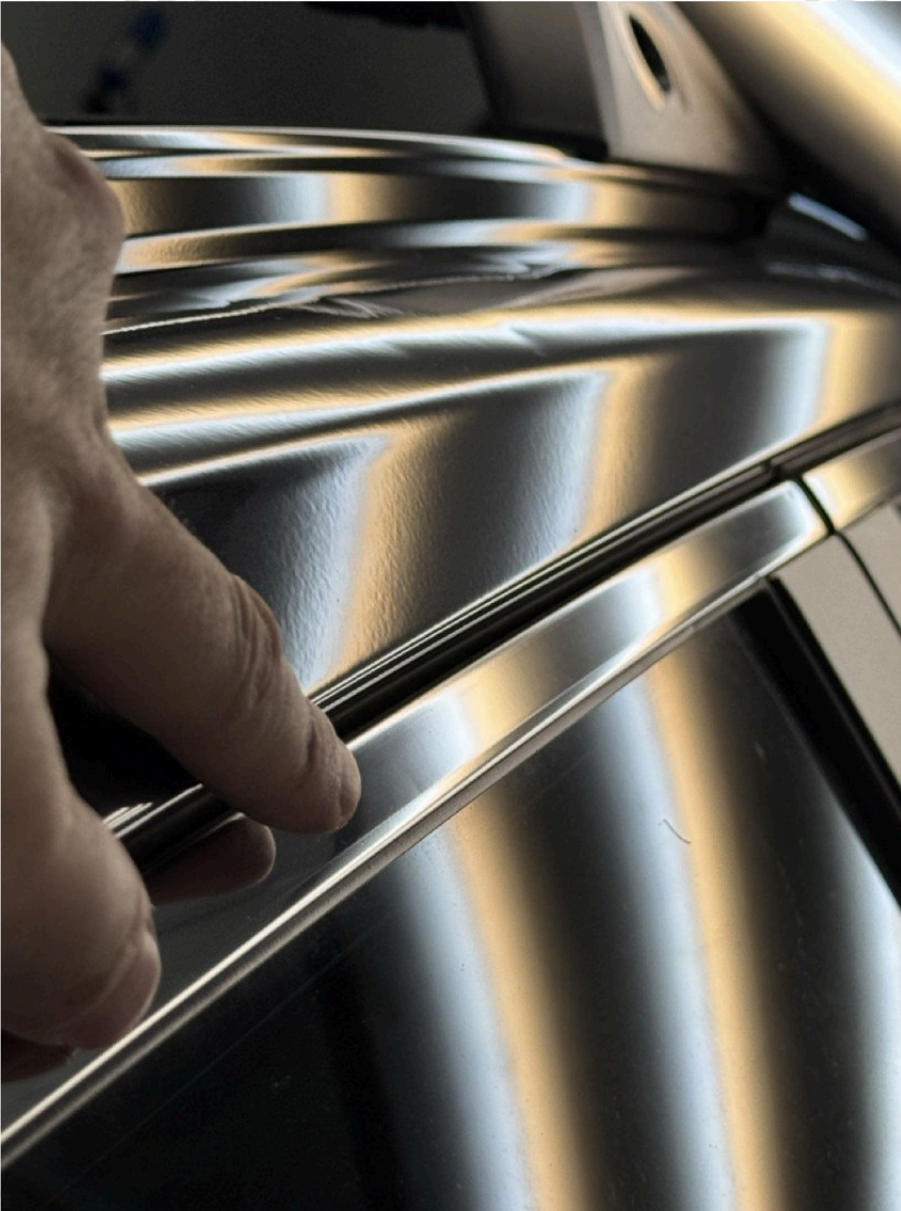
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Quarter Right - 9 dents (verified)

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Rear Door Right - 18 dents (verified)

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Vehicle Corner Fr - 0 dents (verified)

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Vehicle Corner Rr - 0 dents (verified)

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Fender Left - 1 dents (verified)



Front Door Left - 2 dents (verified)

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Rear Door Left - 4 dents (verified)



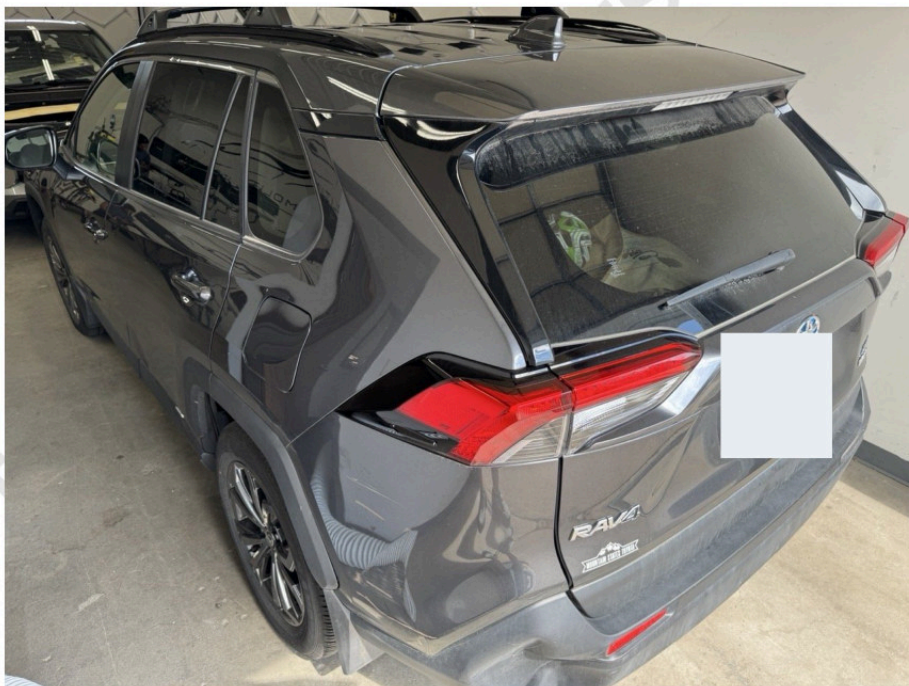
Quarter Left - 4 dents (verified)

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Trunk - 3 dents (verified)



Vehicle Rear - 0 dents (verified)

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Vehicle Passenger Side - 0 dents (verified)