



*Tennessee Collision Repairers Association*

### Understand the Estimate

1. The estimate is not written in code, *but abbreviations are used.*
2. **R & R** indicates 'removing and replacing' one part with another.
3. **R & I** indicates 'removing and reinstalling' the same part.
4. **OH** indicates 'overhaul' or disassemble & reassemble.
5. **REF** indicates a paint operation (refinish).
6. **LKQ** indicates 'like kind and quality' or recycled.
7. **Qual Repl** indicates generic parts.
8. **Labor** is calculated by a flat rate that may be subjective. The rate has been agreed upon by both the insurer and the shop.
9. **Supplements** are filed with the insurer for additional damage found after repairs have begun.
10. **Final payment** may vary from the preliminary estimate, but should be discussed before repairs are performed.