**List Of Short Pay Procedures That State Farm is Denying Coverage For**

-Lexus Anti-Corrosion Guidelines. Lexus requires that new replacement panels be E-Coat refinished on the back side of the new panel to proper corrosion protection to the back side of the panel and that cavity wax be applied as specified to the new panel. A new replacement panel comes from Lexus with a black primer coating. The E-Coat protective finish that Lexus uses from the manufacturer is an olive green. By not E-Coat refinishing the back side of the new panel not only are you not returning the vehicle to pre-loss condition, but the back side of the panel would show that the panel has been replaced which devalues the vehicle. State Farm has informed us in the past to account for the E-Coat refinish by clicking two-tone on the replacement panel in the estimating system to allow time to E-Coat refinish the back side of the panel as well as allow time for the color set up for the E-Coat refinish, and now they aren’t following their own requests. Please see the attached Lexus Collision Repair Information Bulletin (CRIB) #159- Corrosion Prevention as well as the photos on a new panel and a factory panel.

-Lexus documents that with the type of refinish on their vehicles that the clear coat can’t be burned, melted, or blended into to achieve a long lasting refinish. Lexus also documents that burning, melting, or blending into the existing clear coat will void the factory paint warranty on the panels incorrectly refinished. Our paint manufacturer, PPG, also documents that by burning, melting, or blending the clear coat into existing clear is an unwarranted refinish, and would not qualify for PPG’s “Lifetime Performance Guarantee”. State Farm will not agree to follow either the Lexus procedures and guidelines or our paint manufacturer guidelines. When the vehicle is painted from the factory the jambs are refinished with the quarter panels to achieve a flawless factory smooth refinish extending from the quarter panel into the jambs. State Farm will only agree to pay to blend the exterior panels only, and burn and melt the clear into the quarter jamb and along the roof rail jamb which also will leave identifiable tape lines. When we address this with State Farm they say this is not customary in the market area and they state that they only owe for what is competitive in the market area. Nowhere in the Colorado Revised Statues, Title 10 does the law use this type of verbiage and instead the law states that the insurance companies owe to return the vehicle to pre-loss condition. Please see the attached Lexus Collision Repair Information Bulletin (CRIB) #65- Clear Coat Solvent Blending and the attached PPG statement stating that there isn’t any procedure to burn, melt, or blend into existing clear coat that would be a warranted refinish. Because State Farm will not follow the Vehicle Manufacturer r or Paint Manufacturer guidelines they are also not paying for all the operations required to refinish the jambs complete with the quarter panels such as removing the doors, door seals, door strikers, door switch, sill plates, or information labels inside the jamb. State Farm also will not pay to remove the fender to take the clear coat below the protected area behind the fender that extends from the roof rail, and by not doing so State Farm is clearly not paying to return the damaged vehicle to pre-loss condition.

-Lexus documents exact areas that they require seam sealer to be applied per the Lexus seam seal application areas. Seam sealer is another form of corrosion protection and Lexus has clearly documented the exact locations the seam sealer is to be applied. State Farm is not following the Lexus seam seal application areas even when the Lexus documentation has been provided to them and their own adjusters have visibly seen the application areas and need for the seam sealer. On this particular claim we are replacing the left fender, Lexus documents that seam seal must be applied to the wheel opening section of the new fender because the new fender does not come factory seam sealed. This is another attempt to low-ball the cost of repairs, and not follow the manufacturer procedures or guidelines. Please see the attached Lexus Seam Seal Application Area document as well photos of the new part and the original part to show the application area.

-The colors on these vehicles today require significant color tinting to achieve a proper color match. The estimating system that both State Farm and Nylund’s Collision Center uses to write their estimates and repair plans clearly states that only one spray out card/test panel is included in the refinish times per the estimating system guide book, known as the P-Pages. Because of the colors of today’s vehicles your average vehicle requires 4-5 spray out cards to achieve a proper color match. On average one spray out card takes fifteen to twenty minutes to complete, and so on your average vehicle at least a half an hour to an hour of color tint time is necessary. State Farm does not recognize this as a necessary procedure and they state that it is not customary in the market place. However, both the estimating guide and documentation from the paint manufacturer state that almost every color out requires some type of color tinting.

-State Farm does not follow the estimating guide in which they use to write their damage estimates and so they do not account for operations required to repair the vehicle such a covering a car for primer, second car cover to refinish the exterior, tint the prime/sealer per the paint code application, and color tinting. These are all procedures required to protect the vehicle from over spray when refinishing the vehicle, and working to follow the proper steps to achieve the proper color match for the vehicle. There are also several other operations that are not identified in the estimating system that are required procedures such as masking the vehicle for polishing which is done to protect non painted parts on the vehicle to be masked to prevent damage as well as covering the driver seat, steering wheel, and floor with covers and mats to protect the vehicle while being repaired and moved by multiple technicians throughout the repair process.

By deliberately attempting to low-ball the cost of repairs State Farm is instead transferring costs to the vehicle owner to have the vehicle repaired properly, and delaying the repair process to return the vehicle to pre-loss condition. And State Farm is only agreeing to unwarranted refinish process and procedures that void the factory paint warranty.