

COLLISION INDUSTRY GUIDELINES

PART FOUR

ATTENTION: THIS DOCUMENT IS GENERAL IN NATURE AND DEALS WITH VARIOUS LAWS AND REGULATIONS. IT SHOULD NOT BE CONSIDERED AS LEGAL ADVICE. IT IS RECOMMENDED THAT YOU SEEK THE ADVICE OF AN ATTORNEY SPECIALIZING IN THIS AREA OF THE LAW IF YOU ENCOUNTER A PROBLEM.

(1) Q. I UNDERSTAND THAT THE DEPARTMENT OF INSURANCE FRAUD BUREAU HAS BEEN SETTING UP STINGS TO TRY AND CATCH AUTO BODY SHOPS COMMITTING FRAUD. I THOUGHT THE B.A.R. WAS RESPONSIBLE FOR POLICING THE AUTO REPAIR INDUSTRY. WHERE DOES THE DEPARTMENT OF INSURANCE GET THE AUTHORITY TO DO THIS?

A. IT IS USUALLY A LOCAL DISTRICT ATTORNEY THAT SETS UP THESE TYPE STINGS. HOWEVER, THERE ARE SEVERAL SECTIONS OF THE INSURANCE CODE THAT GIVE THE DEPT. OF INSURANCE THE AUTHORITY TO INVESTIGATE AND PROSECUTE SUSPECTED INSURANCE FRAUD.

INSURANCE CODE 1872.1 SET UP THE BUREAU OF FRAUDULENT CLAIMS WITHIN THE DEPT. OF INSURANCE. THIS IS WHERE THE AUTO BODY STING OPERATIONS ARE LAUNCHED WITH THE ASSISTANCE OF THE NATIONAL INSURANCE CRIME BUREAU AND THE CALIF. HIGHWAY PATROL. NOTE: OCCASIONALLY THE B.A.R. ELECTS TO PARTICIPATE IN THESE STINGS.

INS. CODE 1872.4 REQUIRES INSURERS TO REPORT ALL CLAIMS THAT **APPEAR** TO BE FRAUDULENT TO THE FRAUD BUREAU.

INS. CODE 1874.85 REQUIRES INSURERS TO INSPECT A SAMPLING OF VEHICLES FOR WHICH IT APPROVED A CLAIM FOR AUTO BODY REPAIRS.

INS. CODE 1874.86 REQUIRES INSURERS TO FILE AN ANNUAL REPORT TO THE D.O.I. LISTING THE NUMBER OF VEHICLES IT INSPECTED, THE NUMBER OF AUTO BODY REPAIR CLAIMS PAID, THE RESULTS OF THE INSPECTIONS, THE NATURE OF FRAUD UNCOVERED, AND ACTION

TAKEN. THIS INFORMATION IS PROVIDED TO THE C.H.P. AND B.A.R.

INS. CODE 1874.90 ALLOWS THE COMMISSIONER TO DETERMINE
AUTOMOBILE INSURANCE FRAUD CRISIS AREAS

INS. CODE 1874.91 REQUIRES INSURERS TO REPORT ALL CLAIMS
THAT ARE FILED WITHIN 90 DAYS OF THE ISSUANCE OF THE
POLICY IN FRAUD CRISIS AREAS.

(2) Q. HOW DOES THE STING WORK? HOW DO I AVOID GETTING
INVOLVED?
WHAT ARE THE PENALTIES?

A. IN GENERAL, THIS IS HOW THE STING WORKS:

A CUSTOMER WILL COME TO YOUR SHOP AND ASK FOR AN ESTIMATE
TO REPAIR DAMAGE TO HIS / HER VEHICLE. THE DAMAGE COULD BE
CAUSED BY COLLISION OR VANDALISM.

WHILE YOU ARE IN THE PROCESS OF INSPECTING THE DAMAGE AND
WRITING THE ESTIMATE, THE CUSTOMER **WILL TELL YOU** THAT HE /
SHE INTENTIONALLY CAUSED VANDALISM DAMAGE IN ORDER TO
SUBMIT A FRAUDULENT INSURANCE CLAIM. IN SOME SITUATIONS, A
COLLISION DAMAGED VEHICLE IS USED. IN THESE SITUATIONS, THE
CUSTOMER **WILL TELL YOU** SOME PART OF THE DAMAGE WAS NOT
PART OF THE CLAIM BUT INSIST THAT YOU INCLUDE IT ON THE
ESTIMATE. THESE CUSTOMERS ARE VERY TENACIOUS. THEY WILL
EVEN COME BACK TO PICK UP THE ESTIMATE IF YOU'RE TOO BUSY TO
FINISH IT AT THAT TIME. THEY ARE ALSO VERY PERSUASIVE. AFTER
ALL, THERE IS NO RISK TO YOU. HE / SHE IS THE ONE THAT IS TAKING
THE RISK BY SUBMITTING THE FRAUDULENT CLAIM. IN ADDITION, YOU
WILL GET THE JOB, RIGHT?

MOST BODY SHOP OWNERS, MANAGERS, AND ESTIMATORS BELIEVE
THAT THEY CAN WRITE ANYTHING ON AN ESTIMATE THAT WILL BE
USED TO SUPPORT AN INSURANCE CLAIM THAT THE CUSTOMER TELLS
THEM TO WRITE. AFTER ALL, THE CLAIM IS BETWEEN THE INSURANCE
COMPANY AND THEIR CUSTOMER. THEY ALSO BELIEVE THAT BY
PUTTING "O.R." NEXT TO THE ITEM THEY ARE PROTECTED. WRONG ON
BOTH COUNTS!!

THE LAW THAT IS USED IN THE STING IS SECTION 550-A-5 OF THE
PENAL CODE. THE LAW IS VERY SIMPLE IN IT'S WORDING AND NOT
HARD TO UNDERSTAND. HERE IS THE EXACT TEXT OF LAW

[A] IT IS UNLAWFUL TO DO ANY OF THE FOLLOWING, OR TO AID, ABET, SOLICIT, OR CONSPIRE WITH ANY PERSON TO DO ANY OF THE FOLLOWING:

- [5] **KNOWINGLY** PREPARE, MAKE, OR SUBSCRIBE ANY WRITING, WITH THE INTENT TO PRESENT OR USE IT, OR ALLOW IT TO BE PRESENTED, IN SUPPORT OF ANY FALSE OR FRAUDULENT CLAIM.

THE WORD **KNOWINGLY** IS NOT HIGHLIGHTED IN THE LAW BUT WE HIGHLIGHTED IT BECAUSE IT IS THE KEY TO THE STING. ALSO NOTICE, WE HIGHLIGHTED THE WORDS **WILL TELL YOU** IN THE EXPLANATION OF THE STING. IF THE CUSTOMER DOESN'T TELL YOU HE / SHE IS SUBMITTING A FRAUDULENT CLAIM, YOU CAN'T BE HELD ACCOUNTABLE.

HOW DO THEY PROVE YOU WERE TOLD THAT YOUR ESTIMATE WILL BE USED IN A FRAUDULENT CLAIM? YOUR CONVERSATION WITH THE CUSTOMER [USUALLY A C.H.P. OFFICER] IS RECORDED. IN ADDITION, ALL YOUR ACTIVITY AT THE VEHICLE IS VIDEO RECORDED.

YOU GET TARGETED BECAUSE AN ADJUSTER OR OTHER EMPLOYEE OF AN INSURANCE COMPANY THAT IS PARTICIPATING IN THAT SERIES OF STINGS THINKS YOU MAY BE GUILTY OF FRAUD. [SECTION 1872.4 INS. CODE]

THIS IS A FELONY PUNISHABLE BY IMPRISONMENT IN THE STATE PRISON FOR TWO, THREE, OR FIVE YEARS AND A FINE NOT EXCEEDING \$50,000.00. IN SOME CASES, THE LOCAL D.A. HAS AGREED TO PLEA BARGAIN DOWN TO A MISDEMEANOR AND A FINE. HOWEVER, WHEN YOU CONSIDER THE BUSINESS LOSS AND DEFENSE COSTS, THIS IS STILL AN EXPENSIVE MISTAKE.

THE STINGS ARE GOING TO CONTINUE. HOW CAN YOU AVOID THE TRAP?

- LISTEN TO WHAT YOUR CUSTOMERS ARE TELLING YOU. IF YOU'RE NOT SURE WHAT THEY MEAN, ASK FOR CLARIFICATION. EXAMPLE: THE CUSTOMER SAYS "I SCRATCHED MY CAR" IT COULD MEAN I BACKED INTO SOME BUSHES OR I VANDALIZED MY OWN CAR. REMEMBER, IN THE STING, THE CUSTOMER WILL CLEARLY TELL YOU OF THE FRAUD.
 - REMIND YOUR ESTIMATORS OF THE STING POSSIBILITY AT EVERY MEETING. ALSO REMIND THEM THAT THE PERSON WHO WRITES THE ESTIMATE IS ARRESTED, NOT THE SHOP OWNER.
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(3) Q. I SEE BODY SHOPS ADVERTISING THAT THEY WILL WAIVE DEDUCTIBLES. I THOUGHT IT WAS ILLEGAL TO WAIVE DEDUCTIBLES. IS IT LEGAL TO WAIVE DEDUCTIBLES?

A. SECTION 551 OF THE PENAL CODE MAKES IT AN UNLAWFUL ACT TO WAIVE DEDUCTIBLES. HOWEVER, THERE ARE SOME EXCEPTIONS THAT ALLOW AN AUTOMOTIVE REPAIR DEALER TO OFFER DISCOUNTS INTENDED TO OFFSET A DEDUCTIBLE.

(4) Q. PLEASE EXPLAIN HOW I MAY LEGALLY WAIVE DEDUCTIBLES.

A. SECTION 551-B OF THE PENAL CODE EXPLAINS HOW IT MAY BE DONE. SECTION [B] OF THE CODE IS PRINTED IN ITS ENTIRETY BELOW:

“EXCEPT IN CASES IN WHICH THE AMOUNT OF THE REPAIR OR REPLACEMENT CLAIM HAS BEEN DETERMINED BY THE INSURER AND THE REPAIR OR REPLACEMENT SERVICES ARE PERFORMED IN ACCORDANCE WITH THAT DETERMINATION OR IN ACCORDANCE WITH PROVIDED ESTIMATES THAT ARE ACCEPTED BY THE INSURER, IT IS UNLAWFUL FOR ANY AUTOMOTIVE DEALER, CONTRACTOR, OR EMPLOYEES OR AGENTS THEREOF TO KNOWINGLY OFFER OR GIVE ANY DISCOUNT INTENDED TO OFFSET ANY DEDUCTIBLE REQUIRED BY A POLICY OF INSURANCE COVERING REPAIRS TO OR REPLACEMENT OF A MOTOR VEHICLE OR RESIDENTIAL OR COMMERCIAL STRUCTURE. THIS SUBDIVISION DOES NOT PROHIBIT AN ADVERTISEMENT FOR REPAIR OR REPLACEMENT SERVICES AT A DISCOUNT AS LONG AS THE AMOUNT OF THE REPAIR OR REPLACEMENT CLAIM HAS BEEN DETERMINED BY THE INSURER AND THE REPAIR OR REPLACEMENT SERVICES ARE PERFORMED IN ACCORDANCE WITH THAT DETERMINATION OR IN ACCORDANCE WITH PROVIDED ESTIMATES THAT ARE ACCEPTED BY THE INSURER.

SO, IN SIMPLE LANGUAGE, WHAT DOES THIS MEAN?

GENERALLY IT MEANS THAT IF AN INSURANCE COMPANY PAYS A CLAIM BASED ON AN ADJUSTER'S ESTIMATE OR, ACCEPTS AND PAYS A CLAIM BASED ON YOUR WRITTEN ESTIMATE, YOU ARE PERMITTED TO GIVE THE CUSTOMER A DISCOUNT INTENDED TO OFFSET A DEDUCTIBLE PROVIDED YOU REPAIR THE VEHICLE EXACTLY AS WRITTEN ON THE ESTIMATE ACCEPTED BY THE INSURER.

WHAT ABOUT SUPPLEMENTS? THE LAW IS REASONABLY CLEAR. THE INSURER MUST AGREE TO AND ACCEPT THE TOTAL AMOUNT OF THE CLAIM BEFORE A DISCOUNT CAN BE OFFERED. BE CAREFUL THAT YOU HAVE ALL THE DAMAGE INCLUDED AND AGREED TO BY THE INSURER BEFORE YOU START DISCUSSING DISCOUNTS OR DEDUCTIBLE REBATE

AMOUNTS. ANOTHER REASON TO WAIT TILL THE REPAIRS ARE COMPLETE AND ALL SUPPLEMENTS ARE SETTLED BEFORE YOU DISCUSS THE REBATE AMOUNT WITH THE CUSTOMER IS BECAUSE THE INSURER COULD TAKE THE REBATE AS A DISCOUNT AND FORCE THE INSURED [YOUR CUSTOMER] TO PAY THEIR FULL DEDUCTIBLE. THEIR INSURANCE CONTRACT [POLICY] REQUIRES THE INSURED TO PAY THE DEDUCTIBLE FIRST, IN FULL, AND THE INSURER PAYS THE REMAINING BALANCE, LESS DEPRECIATION OR BETTERMENT, IF APPLICABLE.

(5) Q. OCCASSIONALLY I MUST REPLACE A DAMAGED PART ON A VEHICLE THAT CARRIES ONE OF THE VEHICLE IDENTIFICATION NUMBERS ON IT. AM I REQUIRED TO ADD THE V.I.N. TO THE PART? ARE THERE ANY SPECIAL PROCEDURES I MUST FOLLOW WHEN REPLACING THESE PARTS?

A. WE FOUND OUR ANSWER TO THIS QUESESTION AT THE C.H.P. DEPARTMENT OF THEFT INVESTIGATIVE SERVICES. THE ANSWER TO THE QUESTION IS YES, MAYBE, AND NO. ACTUALLY, THERE ARE SEVERAL ANSWERS BUT IT'S NOT COMPLICATED. .

IF YOU REPLACE ANY PART THAT HAS THE V.I.N. ATTACHED TO THE VEHICLE WITH THE SPECIAL RIVETS [DASH TAG OR SOME DOOR TAGS] YOU OR THE CUSTOMER MUST MAKE AN APPT. AT THE LOCAL C.H.P. OFFICE TO HAVE THE VEHICLE "BLUE TAGGED". IF YOU DO THIS FOR THE CUSTOMER, YOU MAY WANT TO CONSIDER CHARGING FOR THIS SERVICE.

IF YOU REPLACE AN ENTIRE FRAME ON A VEHICLE WITH A NEW FRAME, YOU CAN STAMP THE V.I.N. ON THE NEW FRAME AND HAVE IT VERIFIED AT YOUR SHOP BY ANY LICENSED D.M.V. VERIFIER OR PEACE OFFICER.

IF YOU REPLACE AN ENTIRE FRAME ON A VEHICLE WITH A USED FRAME, YOU OR THE CUSTOMER MUST MAKE AN APPT. AT THE LOCAL C.H.P. OFFICE TO HAVE THE VEHICLE "BLUE TAGGED".

IF YOU REPLACE A UNIBODY PANEL THAT CARRIES A V.I.N. [SOMETIMES HIDDEN], NO SPECIAL ACTION IS NEEDED BECAUSE THE V.I.N. IS STAMPED ON OTHER PANELS ON THE VEHICLE.

"BLUE TAGGING" IS THE PROCESS THE C.H.P. AND D.M.V. USES TO ASSIGN A NEW V.I.N. TO A VEHICLE.

BOTH YOU AND THE CUSTOMER SHOULD BE AWARE THAT A "BLUE TAGGED" VEHICLE MAY SUFFER A DIMUNITION OF VALUE. YOU MAY WANT TO HAVE A CONVERSATION WITH YOUR CUSTOMER ABOUT THIS AND GET A RELEASE SIGNED BY YOUR CUSTOMER ACKNOWLEDGEING THIS AND AGREE TO HOLD YOU HARMLESS.

(6) Q. A CUSTOMER HAD HIS DAMAGED VEHICLE TOWED TO MY SHOP FOR REPAIRS. WHEN I WROTE MY REPAIR ESTIMATE, THE TOTAL LOSS INDICATOR WAS AT THE SETTING USED BY THE CUSTOMER'S INSURANCE COMPANY. THE ESTIMATE REVEALED THE VEHICLE TO BE AN "ECONOMIC TOTAL LOSS". THE CUSTOMER'S INSURANCE ADJUSTER DETERMINED THE VEHICLE TO BE A "TOTAL LOSS".

THE CUSTOMER ADVISED ME THAT HE DID NOT WANT HIS VEHICLE "TOTALLED" HE INSISTED THAT HIS VEHICLE BE REPAIRED AND HE WOULD DEAL WITH THE INSURANCE COMPANY. LATER, THE CUSTOMER CAME IN WITH AN ESTIMATE WRITTEN BY THE INSURANCE COMPANY AND A CHECK FOR THE REPAIRS BASED ON THE INSURER'S ESTIMATE. THE CUSTOMER SIGNED AN AUTHORIZATION TO REPAIR BASED ON THE ESTIMATE WRITTEN BY THE ADJUSTER.

AFTER STARTING THE REPAIRS, I DISCOVERED SEVERAL ITEMS THAT NEEDED REPAIR OR REPLACEMENT THAT WERE MISSED ON THE ADJUSTERS ESTIMATE. I CALLED THE CUSTOMER FOR SUPPLEMENT AUTHORIZATION, AND THE ADJUSTER TO ADVISE HIM OF THE SUPPLEMENT.

THE ADJUSTER TOLD ME THAT THE INSURANCE COMPANY WILL NOT PAY ANY SUPPLEMENTS BECAUSE THE CUSTOMER AGREED THAT THE INSURANCE COMPANY WILL NOT BE RESPONSIBLE FOR ANY ADDITIONAL REPAIR COSTS IF THE CUSTOMER DECIDED TO REPAIR THE VEHICLE. THE CUSTOMER SAYS HE SIGNED AN AUTHORIZATION TO REPAIR THE VEHICLE FOR THE AMOUNT OF THE INSURANCE COMPANY'S ESTIMATE ONLY. HE DEMANDS I COMPLETE THE REPAIRS FOR THAT AMOUNT. IF I WANT MORE, I'LL HAVE TO GET IT FROM THE INSURANCE COMPANY. I CAN'T COMPLETE THE REPAIRS WITHOUT THE ADDITIONAL PARTS AND LABOR. WHAT CAN I DO?

- A. WHAT THIS ADJUSTER DID WAS AVOID DOING ONE OF THE MORE DIFFICULT PARTS OF HIS / HER JOB. THAT IS TELLING THE CUSTOMER SOMETHING THE CUSTOMER DOESN'T WANT TO HEAR. IT'S DIFFICULT TO SAY NO TO THE CUSTOMER, IT'S EASY TO SAY NO TO YOU.

BEFORE WE GET INTO THE SOLUTIONS, LET'S TALK A LITTLE ABOUT SOME THINGS TO AVOID SO THIS DOESN'T HAPPEN TO YOU AGAIN. ANY TIME A CUSTOMER WANTS YOU TO REPAIR A VEHICLE THAT IS AN "ECONOMIC TOTAL LOSS" YOU SHOULD LOOK AT IT AS A BUSINESS DECISION WITH THE REAL POSSIBILITY OF LOSING MONEY ON THE JOB.

WE KNOW THAT IN THE REAL WORLD, YOU HAVE TO GET WORK IN YOUR SHOP FROM MANY DIVERSE SOURCES AND SOMETIMES YOU ARE WILLING TO TAKE A CHANCE ON A CUSTOMER. FOR A TIME, THIS TYPE SITUATION ALL BUT ENDED. HOWEVER, WITH FIVE, EIGHT AND TEN YEAR VEHICLE LOANS BECOMING COMMON, AND PEOPLE WHO HAVE RECENTLY PAID OFF HIGH VALUE VEHICLES THAT DISCOVER THAT THEIR HIGH VALUE VEHICLE DOESN'T HAVE SUCH A HIGH TOTAL LOSS SETTLEMENT VALUE, THIS IS BECOMING AN ISSUE AGAIN. IN ADDITION, INSURANCE COMPANIES SEEM TO HAVE FORGOTTEN THEIR D.M.V. OBLIGATIONS.

WHEN DECIDING ON WHETHER TO DO A REPAIR OF THIS TYPE, YOU MAY WANT TO CONSIDER THE FOLLOWING THINGS BEFORE AGREEING TO START REPAIRS:

- DOES THE CUSTOMER HAVE A LIEN ON THE VEHICLE? THIS COULD QUICKLY TURN INTO A REPOSESSION WITH A LOT OF HEADACHES.
- THE REPAIR AMOUNT IS GENERALLY GOING TO BE A FEW HUNDRED DOLLARS FROM THE TRUE VALUE OF THE VEHICLE. WHAT WILL YOU DO IF THE CUSTOMER LATER DISCOVERS THE CHECK HE HAS FROM THE INSURANCE COMPANY IS REALLY CLOSE TO THE TRUE VALUE OF THE VEHICLE AND DECIDES TO BUY A REPLACEMENT VEHICLE AND LEAVE YOU WITH THE REMAINS? DON'T FORGET, MANY TIMES ADVANCE TOWING AND STORAGE FEES WILL BE INCLUDED IN THE PAYMENT.
- WHAT ABOUT SUPPLEMENTS? REMEMBER THIS CUSTOMER MAY NOT GET ANY MORE MONEY FROM THE INSURANCE COMPANY. EVEN SOMETHING AS SIMPLE AS REPLACING A COUPLE OF USED DOORS EQUIPPED WITH POWER WINDOWS ON A VEHICLE WITH A SIDE IMPACT COULD SEND A POWER SURGE THROUGH THE VEHICLE AND DESTROY AN EXPENSIVE ELECTRONIC ENGINE CONTROL MODULE.
- DOES YOUR CUSTOMER CLEARLY UNDERSTAND HIS OBLIGATIONS TO PAY? FREQUENTLY THE UNDERSTANDING CHANGES IN RELATION TO THE CHARGES.

OKAY, LET'S GET INTO THE MEAT OF THE SITUATION. THIS IS CLEARLY THE TYPE OF REPAIR WHERE YOU SHOULD TEAR THE VEHICLE DOWN AND WRITE AS DETAILED AN ESTIMATE AS POSSIBLE. YOU SHOULD NOT BEGIN REPAIRS BASED ON AN INSURANCE COMPANY ESTIMATE. YOU MAY ALSO

WANT TO CONSIDER HAVING THE CUSTOMER INITIAL THAT THEY UNDERSTAND HIS/HER OBLIGATION TO PAY THE FINAL BILL EVEN IF HE/SHE DISCOVERS LATER THAT THE DECISION TO REPAIR WAS A BAD ONE. [CALIFORNIA CODE OF REGS. 3352, 3353, 3356].

INSURANCE COMPANIES ARE REQUIRED BY LAW TO REPORT ALL TOTAL LOSS VEHICLES TO THE DEPT.OF MOTORVEHICLES. THE LAW APPLIES IF THE SALVAGE VEHICLE IS RETAINED BY THE INSURED OR TAKEN BY THE INSURANCE COMPANY. THE LAW DOES NOT DIFFERENTIATE BETWEEN “AN ECONOMIC TOTAL LOSS” AND A “TOTAL LOSS”. [SECT. 11515 VEHICLE CODE]

THIS LAW WAS PUT IN PLACE TO PROTECT THE GENERAL PUBLIC FROM UNSCRUPULOUS DEALERS, REBUILDERS AND OTHERS.

THE SIMPLE ANALYSIS:

IF THE VEHICLE IS A TOTAL LOSS, IT SHOULD BE TOTALLED. IF IT'S NOT TOTALLED, AND NOT REPORTED BY THE INSURANCE COMPANY TO THE D.M.V. AS A TOTAL LOSS, THEN ITS NOT A TOTAL LOSS AND THE INSURER MUST PAY FOR ALL THE REPAIR COSTS. OF COURSE, AS WITH EVERYTHING IN THIS WORLD, THERE ARE UP AND DOWN SIDES OF THIS FOR YOUR CUSTOMER, BUT, THIS IS WRITTEN FOR YOUR BENEFIT.

YOU MAY WANT TO CONSIDER REFERRING THE CUSTOMER BACK TO THE ADJUSTER OR HIS / HER SUPERVISOR ARMED WITH THE APPROPRIATE INFORMATION AND IF WARRANTED, THE CUSTOMER SHOULD CONSIDER FILIND A COMPLAINT WITH THE D.O.I.

(7) Q. SAME ISSUE BUT THE INSURANCE ADJUSTER WANTS ME TO SIGN HIS ESTIMATE AND AGREE TO A “CONTRACT PRICE” SHOULD I CONSIDER DOING IT?

A. NO!! THIS IS WORSE THAN THE PREVIOUS SITUATION BECAUSE THE ADJUSTER IS NOT ONLY AVOIDING HAVING THE TOUGH DISCUSSION WITH THE CUSTOMER, THE ADJUSTER IS TRYING TO GET YOU TO WORK FROM HIS ESTIMATE WHICH MAY BE INCOMPLETE. HE IS ALSO TRYING TO GET YOU TO UNDERWRITE ANY ADDITIONAL PROBLEMS OR COSTS ASSOCIATED WITH THE REPAIRS.