RECOVERY GUIDE

The Supplement Recovery Guide

A practical framework collision shops use to identify, document, and recover the supplements they're owed.

There's a gap between the estimate you wrote and the money that came back. That gap has a name: the carrier didn't pay for the repair you actually performed. Every shop lives with some version of it, and most owners have made peace with a number they can't even see.

Here's the mindset shift that changes how you work every file. You're not asking for a favor when you push back on a short-pay. The carrier's obligation is **indemnification for a safe and proper repair**. That's the deal. When you restore the vehicle correctly and you documented what the repair required, the money follows the work. Your repair plan isn't a wish list. It's the evidence that the operation was necessary and that you performed it. State it that way to yourself, and to them.

The short-pay tactics you'll see over and over

The specifics change, but the moves don't. Learn to name them on sight.

- **Line-item deletions and "included in" claims.** An operation gets struck or folded into another line as if it were already paid. R&I of a part that has to come off, gone. A clip and fastener line, absorbed.
- **Labor-time reductions.** Your hours get trimmed to a number that has nothing to do with the vehicle in your stall.
- **Refinish and blend disputes.** Blend time cut, blend within the panel denied, clear coat and color match treated as optional.
- **Not-included operations denied outright.** Feather-fill-block, cavity wax, corrosion protection, cover car, test drives. Real work, real cost, and the estimating system doesn't build it in automatically.
- **Aftermarket and used-part steering.** Pressure toward parts that don't fit, don't carry the coating, or don't meet the OEM's requirement for the repair.
- **Deductible and betterment games.** Betterment applied where it doesn't belong, or stacked to shrink what the carrier owes.
- **The flat "we don't pay for that."** No procedure cited, no reason given. Just a wall.

None of these survive contact with proof. That's the whole point of what comes next.

The counter is always documentation

Every line you're fighting for needs three things attached to it. Get all three, and there's nothing left to argue about.

- **The OEM repair procedure that requires the operation.** This is your authority. The manufacturer says the step is mandatory for a safe and proper repair, and the carrier's obligation is to indemnify that repair.
- **The photo proving you did it.** The operation, in process, on this VIN. Not a stock image. Your work.
- **The estimate line that names the operation** and explains what it covers, so nobody can pretend it's vague or already paid.

Make it concrete. **Feather-fill-block:** the refinish procedure calls for it, you shot the panel mid-process, and the line reads plainly for the operation and time. There's no honest way to call that "included." **Blend:** the OEM says blend into the adjacent panel for color match, you photographed the masked panel and the sprayout, and the line carries the blend time. **Betterment reversal:** when betterment was applied to a part that isn't wear-based, you show the part, the procedure, and the reason it doesn't qualify, and the charge comes off.

> **WHY IN-PROCESS DOCUMENTATION WINS**
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> Capturing labor and material evidence at the moment you take the position — tied to the specific operation you're defending — means the proof already exists when the estimate comes back. You're not reconstructing a repair from memory two weeks later. You built the record while the car was in the booth. In OPVantis that's **JustifIQ**.

Make recovery a repeatable process

One-off wins don't move your numbers. A process does. The shops that recover consistently run the same loop on every file:

- **Submit the plan.** The repair plan goes out as your documented position, not a starting bid.
- **Audit the returned estimate line by line.** Compare what came back to what you sent, every line, no skimming. This is where the deletions and reductions show themselves.
- **Work the differences from one place, docs attached.** Each disputed line carries its own procedure, photo, and explanation. You're not hunting through folders and emails to answer a pushback.

- **Keep the full history.** What was submitted, what changed, who said what, when it resolved.

HOW OPVANTIS RUNS THIS LOOP

SuppLogIQ handles supplement submission, runs the line-by-line difference audit against what you sent, and gives you a negotiation workbench where every open issue carries its own documentation. Instead of a stack of separate arguments, you have one place where each difference sits next to the proof that settles it. **RO Detail** keeps the whole file together — estimate, photos, procedures, notes — so anyone who touches the RO sees the same complete picture. OPVantis runs alongside CCC ONE and your DMS. It doesn't replace them. It makes the file you already build actually usable when the money's on the line.

Measure your leakage or you're guessing

You can't fix what you can't see. Most shops feel the short-pays but can't tell you where they come from, so every fight starts cold. Track where the money leaves:

- **By carrier.** Some are consistently harder on specific operations. Know which.
- **By estimator.** Patterns show up person to person, on both sides of the table.
- **By repair type.** If blend or corrosion protection gets cut again and again, that's a fixable process gap, not bad luck.
- **By date.** Watch the trend. A tactic that spikes this quarter tells you what to prepare for next.

A pattern beats a one-off every time. When your Reporting Suite breaks leakage out by repair, estimator, insurer, and date, you walk into the next conversation already knowing where this carrier tends to push and what it usually takes to hold the line. That's the difference between reacting to one file and running your whole book.

Organized, not adversarial

None of this is about being the shop that fights everyone. It's about being the shop that's ready. When your position is documented, the procedure is cited, and the photo is attached, most of the argument disappears before it starts. You did the repair right. You proved it. The money that comes back matches the work that went in. Build the process once, run it on every file, and recovery stops being a battle and starts being routine.

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