The Blend Stops Here!

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Over the past several months, blend panels have been the center of controversy for collision repairers all across the country. This issue has been brought to the Society of Collision Repair Specialists' (SCRS) attention, not only by several of our members but also at a recent Collision Industry Conference (CIC) meeting.

SCRS contacted the information providers in addition to the paint manufacturers to obtain their technical information and input to properly address these questions. I think the following quote by Marie Dressler best summarizes why we asked for their assistance; "Any **fact** is better established by two or three good testimonies than by a thousand arguments."

The questions delineated below, and their subsequent answers, should not only provide some clarity but also assist the industry in resolving potential problems before they arise.

1. *What is a blend panel?*

   ADP:
   Blending is defined as the application of color to a portion of an undamaged adjacent panel for the sole purpose of facilitating the appearance of color match into the area.

   Mitchell:
   A blend operation requires basecoat application to 'less than full coverage' to blend new color with existing color for color match.

   MOTOR:
   Blending may be necessary for adjacent body components to avoid noticeable color variation between newly applied paint and the existing paint of adjacent components or areas.

   Trevethan Enterprises:
   Blending or a partial basecoat application may be necessary to facilitate color match in adjacent panels. This includes the proper application of clearcoat to manufacturer specifications.

   Also, it is important to independently assess the procedural steps required when refinishing a vehicle from the labor times necessary to perform those steps and that both of these items should be evaluated independently from the costs or materials needed during the operation.

   The following is an example of what some have INACCURATELY considered a blend panel: A fender has a small dent in the front of the panel. After being properly repaired, the refinish technician prepares the fender for paint. During the

refinish process, the technician blends the basecoat such that color does not reach the rear portion of the fender and then applies clear to the entire panel. In this example, the fender is NOT a blend panel because it was damaged and you were not applying basecoat for color match purposes.

2. Does clear need to be applied to the entire panel or can it be blended?

   SCRS contacted the paint manufacturers and requested a written response as to their recommendation. To summarize their recommendations; a proper repair entails applying clearcoat over the entire panel. Applying clearcoat to a portion (blending the clear) and melting in the edge is not warranteed. SCRS members can obtain a copy of the written response from Akzo Nobel, BASF, DuPont, PPG and Sherwin Williams by contacting Linda Atkins, SCRS Administrator at (877) 841-0660 or e-mail at scrs1@aol.com.

3. Insurers are being questioned for arbitrarily reducing the amount of refinish time provided in an estimating system on repaired panels because basecoat is not being applied to the entire panel. They claim that it is a "blend panel". Are they correct? What can I do to show them they are using the information incorrectly?

   To further illustrate the issue, the repair facilities' estimating system provides 3 hours to refinish a fender. The fender has a dent at the front of the panel and is properly repaired by the body technician. The refinish technician has enough room to blend the basecoat on the fender so that blending an adjacent undamaged panel (such as the door) is NOT necessary.

   As explained in the response to the first question, applying basecoat to a portion of a damaged panel and then applying clearcoat to the entire panel, does not qualify that panel as a "blend panel". **Full refinish time applies**. The refinish time should not be reduced because by definition, this is not a "blend panel". Based on that information, we believe it should be enough to address the issue. However, we decided to go a step further in investigating this matter. If times were being reduced, we wanted to understand how the insurers were coming up with the times they were suggesting.

   We asked the information providers (ADP, Mitchell, MOTOR and Trevethan Enterprises) to provide an explanation of how they break down the refinish times in their database. For example if there was 3 hours to refinish a panel, what percentage of that time is designated to the actual application of the basecoat?

   ADP:
   "ADP refinish times are developed utilizing a combination of comprehensive studies, industry input, and in-depth process review. The results are determined in

several ways." They also stated that they do not break down their refinish times into smaller subcategories, such as the time to apply basecoat or sealer.

Mitchell:
"A formula or "breakdown" of the operations within our blend formula is internal information only and not for external consumption."

MOTOR:
Typically 19% of their refinish time is allocated towards the application of basecoat and another 7% for the application of sealer. This is based on the assumption that it is a new undamaged panel. In their response, they also added the following statement, "MOTOR's refinish allowance is based on new OEM replacement parts and those included/not included labor operations. Procedures within the refinish operation are cumulative tenths of an hour which make up MOTOR's refinish allowance. Repaired panels introduce other variables (i.e., damaged area, repair techniques and/or climate) into the refinish process and the primary reason MOTOR does not supply a formula for refinishing & blending the same panel. Each repair has its own unique circumstances which can only be assessed by an on-the-spot evaluation. Suggesting a percentage reduction for partial panel refinishing would affect all included operations and would be inappropriate. It is MOTOR's position that the estimating of a variable is a process best reserved for the judgment of an estimator/appraiser following a thorough on-the-spot evaluation of the specific vehicle and damage in question, and with the agreement of all parties involved."

Trevethan Enterprises:
"No comment at this time as we are still in development."

After reading their responses, a much bigger issue is unveiled. If insurers are *arbitrarily reducing* the refinish time on damaged panels as reported by collision repairers, does this violate the Unfair Claims Settlement Practice? As you can see from the above descriptions and definitions provided by the information providers, it would appear that there are some who are applying "blend panel" times inappropriately.

SCRS recommends addressing this issue with the individual adjuster or supervisor. If the situation is still not remedied, you may consider contacting your state's Department of Insurance and filing a complaint. A link to their website can be found at www.scrs.com.

SCRS has provided this information as a tool for repairers to fairly and equitably resolve any differences they may be experiencing. Our experience in the past 20 years has been that educating and negotiating goes a lot further than demeaning and demanding. We hope that you will use this appropriately and remember that, "Working Together Is The Most Important Work We Do".