



American Family Insurance Group

Attn: Scanning Center
6000 American Parkway
Madison, WI 53783
Phone: 1-800-MYAMFAM (800-692-6326) Ext. 21733
ledward1@amfam.com FAX (866) 752-5631

November 14, 2012

*BENTLEY, CAROL J
817 S HOLYOKE ST
WICHITA, KS 67218-1908

Claim Number: 00825004275
Date of Loss: 11/10/2012

The attached estimate of damages has been prepared for your property. The estimate has used common prices for labor and material from your area.

Enclosed is our draft for the actual cash value (today's replacement cost less depreciation) of your damaged property. For Dwelling and Structure damages, we may have included your mortgage company, **CREDIT UNION OF AMERICA**, on the draft as required by your policy.

Summary For Dwelling

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
\$1,173.69	(\$64.16)		\$1,109.53
Less Deductible			(\$500.00)
Total ACV Settlement			\$609.53

See the enclosed estimate for details of your settlement which may include other itemized details not shown above.

If you wish to make a claim for the recoverable depreciation amount, you must do **TWO** things:

1. You must have the item(s) replaced or repaired within one year from your date of loss. *Exception: Georgia and Washington policies ONLY - Please refer to your policy language as well as the section of this estimate titled Claiming Recoverable Depreciation following the Estimate Recap or Coverage Limit Details sections.
2. You must submit a final repair bill or purchase receipt showing the item(s) has been repaired or replaced.

The attached estimate is what we expect to be the reasonable cost to repair or replace the property. This estimate may not include permit fees. If total charges for repair/replacement plus permits exceed the amount shown here for that repair/replacement, prior to any deductible, then additional amounts may be payable. If the actual cost is more or less, the final payment will be adjusted accordingly. If you wish, you may repair or replace with higher quality items, however, you will be responsible for any increase in cost.

Please refer to your policy under either **CONDITIONS - SECTION I** or **HOW WE SETTLE LOSSES - SECTION I** for further details on determining your loss settlement.

Please present this estimate to a contractor or repair facility of your choice **BEFORE** you authorize the start of repairs. If any additional damage or costs are identified, for which you believe we should be responsible, they must be approved by a representative of American Family Insurance prior to having the additional work done. If you, your contractor, or repair facility have any questions, please contact us at (800) 692-6326 x 21733.

Senate Commerce Committee
Date: 1-24-13
Attachment: 3



American Family Insurance Group

American Family Insurance appreciates your business.

Thank You,
Lonnie Edwards



American Family Insurance Group

Insured: *BENTLEY, CAROL J
817 S HOLYOKE ST
WICHITA, KS 67218-1908

Phone: (000) 000-0000

Claim Rep.: Lonnie Edwards
Estimator: Lonnie Edwards

Claim Number: 00825004275

Policy Number: 15DS833401

Type of Loss: Wind and/or Hail

Coverage	Deductible	Policy Limit
Dwelling	\$500.00	\$110,100.00
Contents	\$0.00	\$82,600.00

Date Contacted: 11/13/2012 9:00 AM
Date of Loss: 11/10/2012 10:00 PM
Date Est. Completed: 11/14/2012 2:25 PM

Price List: KSWI7X_NOV12
Restoration/Service/Remodel

Sales Taxes:	Material Sales Tax	@	7.300%
	Manuf. Home Tax	@	7.300%
	Garment Cleaning	@	7.300%

Estimate Recap For Dwelling

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Main Level - ROOF	597.12	0.00	0.00	597.12
Main Level - Guttering	342.62	64.16	0.00	278.46
Main Level - Debris Removal	101.03	0.00	0.00	101.03
Main Level - Tree debris	132.92	0.00	0.00	132.92
	1,173.69	64.16	0.00	1,109.53

IMPORTANT - Please read the definitions below

What is replacement cost (RCV)?

Replacement cost is the cost to repair the damaged item with an item of like kind and quality, without deduction for depreciation.

What is depreciation?

Depreciation is the amount deducted from the replacement cost based upon the age and condition of the item being replaced.

What is actual cash value (ACV)?

Actual cash value is based on the cost to repair or replace the damaged item with an item of like kind and quality, less depreciation.

The Actual Cash Value (ACV) is based on an item's: Age divided by normal Useful life, unless otherwise noted. Deviation from Age divided by normal Useful life is common due to inspection evaluation, condition of the item, obsolescence, product research, expert opinions, utility/functional value, market value and in some cases all or some of the above. For further information on ACV and the depreciation applied, please contact your claim representative.

If your home is older than 1978 it may contain lead painted materials. The EPA may require contractors to follow *special* procedures to contain *and/or* remediate lead from the damaged area. If a lead test is taken and your home was found to contain lead, **American Family Insurance requires you to notify us before beginning any repairs.** Please be aware that the EPA regulations consider lead to be a pollutant. Your policy limits the testing, cleaning, containment and removal of a pollutant to \$10,000.00 for covered losses.

Physical mail you submit: American Family Insurance appreciates your assistance in the handling of your claim. Any documentation you submit will be scanned and electronically retained in your claim file. Please include the claim number on the items submitted. The original documentation will be destroyed after 30 days. If you would like your documents returned, please indicate this on the documents and provide the address where you want the documents sent.

Email: My goal is to provide outstanding customer service. If you will be using email to communicate with me



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regarding your claim, please be sure to include your name and claim number on the subject line. Please forward any email correspondence regarding your claim to my email address, ledward1@amfam.com. Thank you for being our customer.

BENTLEY_CAROL_J

Main Level

ROOF

506.22 Surface Area

5.06 Number of Squares

90.00 Total Perimeter Length

22.33 Total Ridge Length

Description	Qty	Unit Price	Base Service Charge	Taxes	Replacement Cost Total	Depreciation	Actual Cash Value
The following items are to repair the tree limb puncture on the left slope of the roof.							
1. Remove Tear off, haul and dispose of comp. shingles - Laminated							
	0.90 SQ	\$43.36	\$0.00	\$0.00	\$39.02	-\$0.00	\$39.02
2. Replace Roofing felt - 30 lb.							
	1.00 SQ	\$22.94	\$8.83	\$0.70	\$32.47	-\$0.00	\$32.47
3a. Remove Drip edge							
	10.00 LF	\$0.21	\$0.00	\$0.00	\$2.10	-\$0.00	\$2.10
3b. Replace Drip edge							
	10.00 LF	\$1.43	\$5.51	\$0.47	\$20.28	-\$0.00	\$20.28
4a. Remove Sheathing - plywood - 1/2" CDX							
	50.00 SF	\$0.37	\$0.00	\$0.00	\$18.50	-\$0.00	\$18.50
4b. Replace Sheathing - plywood - 1/2" CDX							
	50.00 SF	\$1.38	\$26.56	\$2.34	\$97.90	-\$0.00	\$97.90
5. Replace Laminated - comp. shingle rfg. - w/out felt							
	1.00 SQ	\$154.63	\$59.53	\$6.99	\$221.15	-\$0.00	\$221.15
The following items are to repair the roof edge damaged from shingle impact on the left eave and front rake edge of the left slope.							
6a. Remove Laminated - comp. shingle rfg (per SHINGLE)							
	10.00 EA	\$3.37	\$12.97	\$0.00	\$46.67	-\$0.00	\$46.67
6b. Replace Laminated - comp. shingle rfg (per SHINGLE)							
	10.00 EA	\$8.50	\$32.72	\$1.31	\$119.03	-\$0.00	\$119.03
Totals			\$146.12	\$11.81	\$597.12	-\$0.00	\$597.12

Guttering

Description	Qty	Unit Price	Taxes	Replacement Cost Total	Depreciation	Actual Cash Value
7a. Remove Gutter / downspout - aluminum - up to 5"						
	22.50 LF	\$0.32	\$0.00	\$7.20	-\$1.15 (4/25yr)	\$6.05
7b. Replace Gutter / downspout - aluminum - up to 5"						
	22.50 LF	\$4.38	\$3.42	\$101.97	-\$16.32 (4/25yr)	\$85.65



Guttering continued...

Description	Qty	Unit Price	Taxes	Replacement Cost Total	Depreciation	Actual Cash Value
8a. Remove Gutter guard/screen - High grade	22.50 LF	\$0.40	\$0.00	\$9.00	-\$1.80 (4/20yr)	\$7.20
8b. Replace Gutter guard/screen - High grade	22.50 LF	\$9.72	\$5.75	\$224.45	-\$44.89 (4/20yr)	\$179.56
Totals			\$9.17	\$342.62	-\$64.16	\$278.46

Debris Removal

Description	Qty	Unit Price	Replacement Cost Total	Depreciation	Actual Cash Value	
9. Haul debris - per pickup truck load - including dump fees	1.00 EA	\$101.03	\$101.03	-\$0.00	\$101.03	
No depreciation applied to debris removal.						
Totals			\$101.03	-\$0.00	\$101.03	

Tree debris

Description	Qty	Unit Price	Replacement Cost Total	Depreciation	Actual Cash Value	
10. Tree - removal and disposal - per hour including equipment	2.00 HR	\$66.46	\$132.92	-\$0.00	\$132.92	
Allowance to cut, remove, and haul off the tree limb stuck in the garage roof puncture, tree limbs in yard and not on structure are not included. No depreciation applied to tree debris removal.						
Totals			\$132.92	-\$0.00	\$132.92	

	Base Service Charge	Taxes	Replacement Cost Total	Depreciation	Actual Cash Value
Estimate Totals	\$146.12	\$20.98	\$1,173.69	-\$64.16	\$1,109.53