

secondlook

Your claims recovered.

September 30, 2020

CITY OF MILWAUKEE
C/O STEVEN M. CARINI and TEARMAN SPENCER
MILWAUKEE CITY HALL SUITE 800
200 EAST WELLS STREET
MILWAUKEE, WI 53202-3511

*City Atty Office:
Our denial letter was
mailed 8-27-20.
(INCLUDE)*

~~CITY OF MILWAUKEE
2020 SEP 31 A 10:36
CITY CLERK'S OFFICE~~

ATTENTION: STEVEN M. CARINI, INVESTIGATOR AUDITOR AND TEARMAN SPENCER, CITY ATTORNEY

RE: APPEAL ON CASE: C.I. FILE 1048-2020-207
OUR CLIENT: ERIE INSURANCE
CLIENT INSURED: VERONICA ASARE YEBOAH
OUR FILE: A00002353454
YOUR FILE: C.I. FILE 1048-2020-207
LOSS DATE: 12/28//2019

RECEIVED
OFFICE OF CITY ATTORNEY

OCT 02 2020

12:05 A.M./P.M.

~~CITY OF MILWAUKEE
2020 OCT - 1 PM 1:28
CITY CLERK'S OFFICE~~

Dear Mr. Carini and Tearman Spencer,

We work for your insurance company, Erie Insurance. Erie Ins. hires us to recover damages paid on our behalf against the City of Milwaukee. We have received your letter denying the claim.

While we understand your position, we question and now appeal your decision on the consideration that while the City of Milwaukee cannot predict water main breaks they are responsible for inspection of older pipes based on city plans, maintenance and replacement of older pipes and then mitigating any damages once the a water main brake occurs.

In this case, we see the City of Milwaukee holding some responsibility for the damages and wish for you to review your file for a compromise offer for Erie's insured's damages. The ability for the water to rise to a level to cover such an area as this and the subsequent damages before the city could divert the water, block the water or get the water to dissipate quickly enough not to rise to the level to damage vehicles is where some responsibility on the city resides. Additionally, the City is aware that it takes "two persons approximately 2 hours to completely shut off a 48" diameter valve" means the City is aware that these valves likely need to be replaced with newer, stronger and more easily operated valves, and perhaps even controlled by technology vs human operation; so the City recognizes that the time to fully shut down the water flow in water main brakes is very likely.



secondlook
Your claims recovered.

We hope you will review the situation and come to a compromise offer on Erie's damages in this matter. We further understand that your letter notes a request of appeals within 21 days of post mark but unless there is a statute making that request resolute, we ask that you consider our appeal.

Should you have any questions or wish to discuss the claim, please do not hesitate to call.

Sincerely and Thank You,

Jim Papaeliou

Phone: 631-648-7068

Email: jpapaeliou@2ndlook.net



Rodriguez, Charlotte

From: Owczarski, Jim
Sent: Tuesday, January 21, 2020 11:53 AM
To: Rodriguez, Charlotte
Subject: FW: Auto Subrogation Demand TO CITY OF MILWAUKEE CITY CLERK OFFICE- Erie Claim A00002353454- Date of Loss 12/28/2019
Attachments: Auto Subrogation Demand TO CITY OF MILWAUKEE CITY CLERK OFFICE.docx; POP.docx; 1_TotalvsRepairComparisonReport.pdf; Estimate.pdf; CCC REPORT.pdf; PHOTOS.pdf; Rental Invoice.pdf; TOTAL LOSS.pdf; Second Look As Agent of Erie for Subrogation Letter.pdf

Char –

Please process?

Jim

Jim Owczarski, CMC
City Clerk
(414)-286-2998
@mkeclerk

RECEIVED
OFFICE OF CITY ATTORNEY

JAN 22 2020

12:15 A.M./P.M.

CITY OF MILWAUKEE
2020 JAN 21 P 1:10
CITY CLERK'S OFFICE

From: James Papaeliou [mailto:jpapaeliou@2ndlook.net]

Sent: Tuesday, January 21, 2020 8:46 AM

To: Owczarski, Jim

Subject: Auto Subrogation Demand TO CITY OF MILWAUKEE CITY CLERK OFFICE- Erie Claim A00002353454- Date of Loss 12/28/2019

Mr. Jim Owczarski / City Clerk's Office,

We have been hired by Erie Insurance to present the claim for damages caused to Erie's Insured (Veronica Asare Yeboah's) vehicle due to a water main brake on December 28, 2019 at 429 S Hawley Road, Milwaukee Wisconsin.

Please find all documents to support the claim including the estimate, total loss evaluation, rental invoice, proof of payment and photographs. I have also included a letter from Erie Insurance that confirms that Second Look Inc. is the subrogation agent for Erie Insurance.

If there is any information you feel is missing, please let me know.

Can you confirm receipt of this and send me the assigned claim number or file number for the City of Milwaukee on this?

If all is in order and you are accepting liability or paying the claim, please remit as follows:

Please make the check payable to Erie Insurance.

Please mail the check to :

Second Look

360 Motor Parkway

Suite 500

Hauppauge, New York 11788

Please include the claim # A00002353454 In the memo field of the check.

Thank you.



Auto Subrogation Demand

January 21, 2020

CITY CLERK, CITY OF MILWAUKEE
200 E. WELLS STREET, ROOM 205 – ATTN: CLAIMS
MILWAUKEE, WI 53202-3567
Attention: JIM OWCZARSKI (via Mail and Email: JOWCZA@MILWAUKEE.GOV)

RE:

OUR CLIENT: ERIE INSURANCE
CLIENT INSURED: VERONICA ASARE YEBOAH
OUR FILE#: A00002353454
YOUR INSURED: CITY OF MILWAUKEE
YOUR CLAIM#: **PLEASE PROVIDE**
DATE OF LOSS: 12/28/2019
AMOUNT OF CLAIM: \$3,910.60 (COMPREHENSIVE FLOOD+RENTAL+ \$500 DEDUCTIBLE)

To Whom it May Concern:

We have been retained by the above referenced client to handle subrogation on their behalf. They have advised us that your insured was involved in an auto accident with their insured on the above listed date of loss. Attached is a copy of our client's file. Our investigation places liability on your insured. Please review this claim and send payment for the amount listed above payable to our client.

Thank you for your cooperation. If you require additional information, please contact the undersigned representative.

Sincerely,

JIMPAPAELIOU

Direct Dial: 631-648-7068
E-Mail: jpapaeliou@2ndlook.net



Jim Papaeliou
Subrogation Specialist
Second Look
360 Motor Parkway

Suite 500
Hauppauge, New York 11788
Phone – 631.648.7068
Fax - 631.585.8360
Email: jpapaeliou@2ndlook.net

S E C O N D
S U B R O G A T I O N

CONFIDENTIALITY NOTICE: This email message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original.

Auto Subrogation Demand

RECEIVED
OFFICE OF CITY ATTORNEY

January 21, 2020

JAN 22 2020

12:15 A.M./P.M.

CITY CLERK, CITY OF MILWAUKEE
200 E. WELLS STREET, ROOM 205 – ATTN: CLAIMS
MILWAUKEE, WI 53202-3567

Attention: JIM OWCZARSKI (via Mail and Email: JOWCZA@MILWAUKEE.GOV)

RE:

OUR CLIENT: ERIE INSURANCE
CLIENT INSURED: VERONICA ASARE YEBOAH
OUR FILE#: A00002353454
YOUR INSURED: CITY OF MILWAUKEE
YOUR CLAIM#: **PLEASE PROVIDE**
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Thank you for your cooperation. If you require additional information, please contact the undersigned representative.

Sincerely,

JIM PAPAELIOU

Direct Dial: 631-648-7068
E-Mail: jpapaeliou@2ndlook.net

Claim: A0002353454

Invoice Number ERI12-20200114071130_1_1

Tracking
Status Awaiting submission
Created By System User
Created On 01/14/2020

Approval History

Financials (Total Incurred: \$3,410.60): Checks

Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Service Period Start	Service Period End	Status	Bulk Invoice
0003338789	VERONICA ASARE YEBOAH	\$3,277.86	01/02/2020	01/02/2020			Cleared	
	Enterprise Holdings Inc	\$132.74		01/14/2020			Awaiting submission	ERI12-20200114071130_1_1

Check Details

Check
Pay To The Order Of VERONICA ASARE YEBOAH
Mailing Address 429 S HAWLEY RD APT 33, MILWAUKEE, WI 53214
Net Amount \$3,277.86
Memo Comprehensive,Invoice:Veronica Asare Yeboah, Total loss owner retain 2010 Hyundai Santa Fe Vin 5NMSG3AB8AH354985 \$500.00 deductible applied.

Payment Details
Gross Amount \$3,277.86

Claim: A00002353454

Details

Check Number 0003338789
Bank Account
Invoice Number Veronica Asare Yeboah
Claimant VERONICA ASARE YEBOAH
Date of Service
Benefit ACR Reason
Comments
Joint Payees

Payee	Type	Payee Tax ID
VERONICA ASARE YEBOAH	Insured	313-33-4986

Instructions

Recipient VERONICA ASARE YEBOAH
Payment Method System Check
Payment Group Code Other
Check Delivery Send
Special Instructions

Tracking

Status Cleared
Status Date 01/13/2020
Issue Date 01/02/2020
When To Pay 01/02/2020
Created By Manuel Medina
Created On 01/02/2020
FinScan No

Recurrence

Description N/A
Total Recurrence Amount

Claim: A00002353454

Created via STP Process

Approval History

Payments

Scheduled Send Date	Payment Category	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
01/02/2020	Loss	\$3,277.86	1	Comprehensive	Claim Cost	Comprehensive	Submitted	Final

Documents Linked to Checks

Check Details

Check

Backup Withholding Applicable? No
Net Amount \$132.74
Memo Claim A00002353454; Bulk Invoice ERI12-20200114071130_1_1

Payment Details

Gross Amount \$132.74

Details

Check Number
Name on the Account Enterprise Holdings Inc
Bank Name COMMERCE BANK

User: Kristen Haas

Page 36

01/15/2020 2:46 PM

Claim: A00002353454

Account Type Checking
Account Number ****770
Routing Number 101000019
Invoice Number ERI12-20200114071130_1_1
Claimant
Date of Service
Benefit ACR Reason
Comments
Joint Payees

Payee	Type	Payee Tax ID
Enterprise Holdings Inc	Vendor	43-0724835

Instructions
Payment Method EFT
Payment Group Code Bulk Invoice
Special Instructions

Tracking
Status Awaiting submission
Issue Date
When To Pay 01/14/2020
Created By System User
Created On 01/14/2020
FinScan

Recurrence
Description N/A
Total Recurrence Amount
Created via STP Process

Approval History

User: Kristen Haas

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01/15/2020 2:46 PM

Claim: A00002353454

Payments

Scheduled Send Date	Payment Category	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
01/14/2020	Loss	\$132.74	1	Comprehensive Claim Cost	Trans Exp/Comp	Awaiting submission	Supplement	

Documents Linked to Checks

CCC Valuescope Salvage Management Solutions™
Total Loss vs Repair Comparison Report

Admin Information

Insurance Company:	ERIE INSURANCE GROUP	Claim Number:	A00002353454-1
Written By:	MEDINA, MANUEL	Report Date & Time:	01/02/2020 15:13 UTC
Vehicle Information:	2010 HYUN Santa Fe GLS VIN: Automatic FWD		5NMSG3AB8AH354985
Vehicle Owner:	ASARE YEBOAH, VERONICA	Vehicle Location:	53214 / WI
Salvage Value Provided by:		Estimate Version:	
		Point of Impact:	16. Non-Collision

Compare Data

Repair Option		Total Loss Option	
\$ 0.00	Total Cost of Repairs	\$ 4051.00	Net Settlement Amount
\$ 0.00	Towing	\$ 0.00	Towing
\$ 0.00	Storage	\$ 0.00	Storage
\$ 0.00	Pre Tax Adjustments	\$ 0.00	Pre Tax Adjustments
\$ 0.00	Post Tax Adjustments	\$ 0.00	Post Tax Adjustments
\$ 0.00	Sales Tax	\$ 0.00	Sales Tax
-\$ 0.00	Betterment	-\$ 0.00	Salvage Value High Value: \$ 0.00 Low Value: \$ 0.00
-\$ 0.00	Appearance Allowance	\$ 0.00	Tear Down
-\$ 0.00	Related Prior Damage	\$ 0.00	Salvage Process Charges
		\$ 0.00	Additional Towing
\$ 0.00	Anticipated Supplement Amount	\$ 0.00	Additional Storage
\$ 0.00	Rental	\$ 0.00	Rental
\$ 0.00	Misc Charges	\$ 0.00	Misc Charges
\$ 0.00	Gross Repair Cost	\$ 4051.00	Gross Total Loss Cost
-\$ 500.00	(Deductible)	-\$ 500.00	(Deductible)
-\$ 500.00	Net Repair Cost	\$ 3551.00	Net Total Loss Cost

Settlement Decision

Settlement Decision:	Total Loss	Settlement Amount:	\$ 3551.00
Settlement Notes:			

ERIE INSURANCE GROUP

Wisconsin Branch Claims
PO Box 867
Waukesha, WI 53187
Phone: (262) 328-7320
Fax: (877) 741-3743

Claim #: A00002353454-1
Workfile ID: c044fca7

Estimate of Record

Written By: MANUEL MEDINA, 1/2/2020 9:13:14 AM
Adjuster: medina, manuel, (877) 740-3743 Business

Insured: VERONICA ASARE YEBOAH Owner Policy #: Q092315138 Claim #: A00002353454-1
Type of Loss: 145 - unknown Date of Loss: 12/28/2019 11:14 AM Days to Repair: 0
Point of Impact: 16 Non-Collision Deductible: 500.00

Owner (Insured): VERONICA ASARE YEBOAH 429 S HAWLEY RD APT 33 MILWAUKEE, WI 53214 (908) 239-3483 Evening MAMAASARE@YAHOO.COM	Inspection Location: VERONICA ASARE YEBOAH VERONICA ASARE YEBOAH 429 S HAWLEY RD APT 33 MILWAUKEE, WI 53214 Field (908) 239-3483 Day	Appraiser Information: Manuel.Medina@Erieinsurance.com (262) 328-7320	Repair Facility: AUTO BODY SPECIALISTS LLC 6024 W MITCHELL ST WEST ALLIS, WI 53214 (414) 545-9211 Business 391922584 Federal ID autobodyspecialists@hotmail.com
--	---	--	--

VEHICLE

2010 HYUN Santa Fe GLS Automatic FWD 4D UTV 4-2.4L Gasoline MPI PEARL WHITE

VIN: 5NMSG3AB8AH354985 Production Date: Interior Color:
License: 936-ZBK Odometer: 111615 Exterior Color: PEARL WHITE
State: WI Condition:

TRANSMISSION Automatic Transmission Overdrive	Console/Storage Wood Interior Trim	AM Radio FM Radio Stereo	Stability Control Front Side Impact Air Bags Head/Curtain Air Bags
POWER Power Steering Power Brakes Power Windows Power Locks Power Mirrors Heated Mirrors	CONVENIENCE Air Conditioning Intermittent Wipers Tilt Wheel Cruise Control Rear Defogger Keyless Entry Alarm	Search/Seek CD Player Auxiliary Audio Connection Premium Radio Satellite Radio	Hands Free Device ROOF Luggage/Roof Rack
DECOR Dual Mirrors Body Side Moldings Privacy Glass	Steering Wheel Touch Controls Rear Window Wiper Telescopic Wheel	SAFETY Drivers Side Air Bag Passenger Air Bag Anti-Lock Brakes (4) 4 Wheel Disc Brakes Traction Control	SEATS Cloth Seats Bucket Seats WHEELS Aluminum/Alloy Wheels PAINT Three Stage Paint
	RADIO		

Estimate of Record

2010 HYUN Santa Fe GLS Automatic FWD 4D UTV 4-2.4L Gasoline MPI PEARL WHITE

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	Repl	OBVIOUS TOTAL LOSS FLOODED		1		
SUBTOTALS					0.00	0.0	0.0

NOTES

Estimate Notes:
 VEHICLE IS A TOTAL LOSS DISCUSSED WITH VERONICA I ALSO DISCUSSED THE VEHICLE OPTIONS..

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			0.00
Total Cost of Repairs			0.00
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			-500.00

THIS IS NOT AN AUTHORIZATION TO REPAIR. The vehicle owner must authorize all repairs. Erie Insurance reserves the right to reinspect all supplements before payment is made. Costs above the appraisal amount may be the responsibility of the vehicle owner. There is NO requirement to use any specified repair shop. Information regarding repair facilities which will be able to repair the vehicle for the appraised amount may be available from Erie Insurance upon request.

MOTOR VEHICLE REPAIR PRACTICES ARE REGULATED BY CHAPTER ATCP 132, WIS. ADM. CODE, ADMINISTERED BY THE BUREAU OF CONSUMER PROTECTION, WISCONSIN DEPT. OF AGRICULTURE, TRADE AND CONSUMER PROTECTION, P.O. BOX 8911, MADISON, WISCONSIN 53708-8911.

Estimate of Record

2010 HYUN Santa Fe GLS Automatic FWD 4D UTV 4-2.4L Gasoline MPI PEARL WHITE

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARR1062, CCC Data Date 12/2/2019, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) Items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) Items indicate manual entries.

Some 2020 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

CCC ONE MARKET VALUATION REPORT

Prepared for ERIE INSURANCE GROUP

REPORT SUMMARY

CLAIM INFORMATION

Owner	Asare Yeboah, Veronica 429 S Hawley Rd Apt 33 Milwaukee, WI 53214
Loss Vehicle	2010 Hyundai Santa Fe GLS Automatic FWD
Loss Incident Date	12/28/2019
Claim Reported	01/02/2020

BRANDED TITLE

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by ERIE INSURANCE GROUP.

Loss vehicle has 16% fewer than average mileage of 133,000.

INSURANCE INFORMATION

Report Reference Number	95994241
Claim Reference	A00002353454-1
Adjuster	Medina, Manuel
Odometer	111,615
Last Updated	01/02/2020 08:08 AM

VALUATION SUMMARY

Base Vehicle Value	\$ 4,051.00
Adjusted Vehicle Value	\$ 4,051.00
Total	\$ 4,051.00

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived per our valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

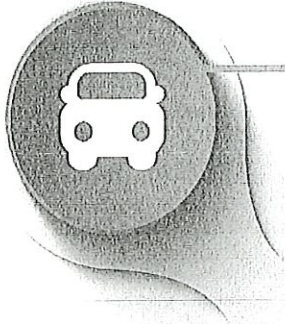
This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology.....	2
Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	7
Valuation Notes.....	9
Supplemental Information.....	10

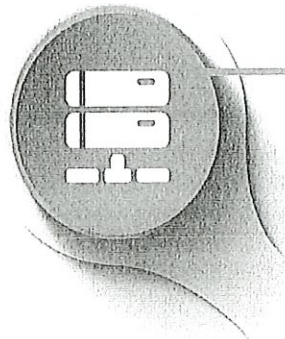
VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

ERIE INSURANCE GROUP has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle. The market value of this vehicle without a branded title is provided in the associated total loss valuation # 95994242 and is for the sum of \$ 6,174.00.

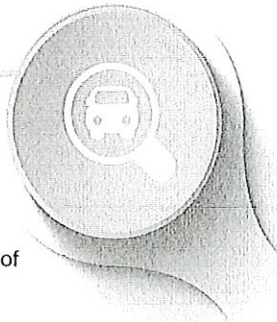


DATABASE REVIEW

CCC maintains a database of vehicles that currently are or recently marked as Branded Titles in the U.S. This database includes vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

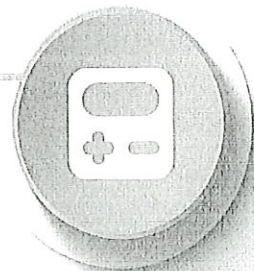
SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable branded title vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable branded title vehicles are similar to the loss vehicle based on relevant factors. CCC may also survey dealers to determine the market value impact of the branded title.



CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research. Finally, the Base Vehicle Value is the average of the adjusted values of the comparable vehicles.





VEHICLE INFORMATION

VEHICLE DETAILS

Location	MILWAUKEE, WI 53214
VIN	5NMSG3AB8AH354985
Year	2010
Make	Hyundai
Model	Santa Fe
Trim	GLS
Body Style	Automatic FWD
Body Type	Sports Utility
Engine -	
Cylinders	4
Displacement	2.4L
Fuel Type	Gasoline
Carburation	MPI
Transmission	Automatic Transmission Overdrive
Curb Weight	3688 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE HISTORY SUMMARY

Experian AutoCheck	Title Check
Insurance Services Organization/ National Insurance Crime Bureau	5 Records Found
National Highway Traffic Safety Administration	3 Recalls



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	111,615	
Transmission	Automatic Transmission	✓
	Overdrive	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
Decor/Convenience	Air Conditioning	✓
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✓
	Intermittent Wipers	✓
	Console/Storage	✓
	Keyless Entry	✓
	Telescopic Wheel	✓
	Wood Interior Trim	✓
Seating	Cloth Seats	✓
	Bucket Seats	☐
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓
	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Premium Radio	✓
	Satellite Radio	✓
		✓
Wheels	Aluminum/Alloy Wheels	✓
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓

To the left is the equipment of the loss vehicle that ERIE INSURANCE GROUP provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

☐ **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.



VEHICLE INFORMATION

VEHICLE EQUIPMENT

	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Body Side Moldings	✓
	Privacy Glass	✓
	Luggage/Roof Rack	✓
	Rear Window Wiper	✓
	Three Stage Paint	☐

 VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
MECHANICAL			
Engine	AVERAGE PRIVATE	Belts and hoses firm, show minimal wear.	\$ 0
Transmission	AVERAGE PRIVATE	Fluid slightly discolored.	\$ 0
PAINT			
PAINT	AVERAGE PRIVATE	No significant peeling and/or flaking.	\$ 0
TIRES			
Front Tires	AVERAGE PRIVATE	Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
Rear Tires	AVERAGE PRIVATE	Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
BODY/GLASS			
BODY/ GLASS	AVERAGE PRIVATE	Few dents and/or numerous dings.	\$ 0
INTERIOR			
INTERIOR	AVERAGE PRIVATE	Lightly soiled and/or stained.	\$ 0
Total Condition Adjustments			\$ 0

ERIE INSURANCE GROUP uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition. CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average Private condition. These dollar adjustments are based upon interviews with dealerships across the United States.

CCC ONE MARKET VALUATION REPORT

Owner: Asare Yeboah, Veronica
Claim: A00002353454-1

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2
Odometer	111,615	103,000	60,000
Automatic Transmission	✓	✓	✓
Overdrive	✓	✓	✓
Power Steering	✓	✓	✓
Power Brakes	✓	✓	✓
Power Windows	✓	✓	✓
Power Locks	✓	✓	✓
Power Mirrors	✓	✓	✓
Power Driver Seat	X	✓	✓
Power Trunk/Gate Release	X	X	✓
Air Conditioning	✓	✓	✓
Climate Control	X	✓	✓
Tilt Wheel	✓	✓	✓
Cruise Control	✓	✓	✓
Rear Defogger	✓	✓	✓
Intermittent Wipers	✓	✓	✓
Console/Storage	✓	✓	X
Overhead Console	X	X	✓
Keyless Entry	✓	✓	✓
Telescopic Wheel	✓	✓	✓
Home Link	X	✓	✓
Wood Interior Trim	✓	✓	✓
Cloth Seats	✓	X	X
Bucket Seats	✓	X	✓
Leather Seats	X	✓	✓
Heated Seats	X	✓	✓
AM Radio	✓	✓	✓
FM Radio	✓	✓	✓
Stereo	✓	✓	✓
Search/Seek	✓	✓	✓
CD Player	✓	✓	X
Steering Wheel Touch Controls	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓
Premium Radio	✓	X	✓
Satellite Radio	✓	✓	✓
CD Changer/Stacker	X	X	✓
Aluminum/Alloy Wheels	✓	✓	✓
Electric Glass Roof	X	✓	✓
Drivers Side Air Bag	✓	✓	✓
Passenger Air Bag	✓	✓	✓

Comp 1 Updated Date: 12/31/2019

2010 Hyundai Santa Fe Limited

Automatic Fwd 6 3.5l Gasoline Mpi

VIN 5NMSK4AGXAH385493

Telephone (615) 638-0000

Source Private Ad

Distance from Milwaukee, WI

478 Miles - Nashville, TN

Comp 2 Updated Date: 08/29/2019

2011 Hyundai Santa Fe Limited

Automatic Fwd 4 2.4l Gasoline Mpi

VIN UNKNOWN

Dealership Qbd Auto Sales

Telephone (469) 279-1010

Source Dealer Ad

Distance from Milwaukee, WI

862 Miles - Grand Prairie, TX

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

The Condition Adjustment sets that comparable vehicle to Average Private condition, which the loss vehicle is also compared to in the Vehicle Condition section.

 COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2
Anti-lock Brakes (4)	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓
Hands Free	✓	✓	✓
Alarm	✓	✓	✓
Traction Control	✓	✓	✓
Stability Control	✓	✓	✓
Dual Mirrors	✓	✓	✓
Heated Mirrors	✓	✓	✓
Body Side Moldings	✓	✓	X
Privacy Glass	✓	✓	✓
Fog Lamps	X	✓	✓
Luggage/Roof Rack	✓	✓	✓
Rear Spoiler	X	✓	✓
Rear Window Wiper	✓	✓	✓
Three Stage Paint	✓	X	X
List Price		\$ 4,800	\$ 7,500
Adjustments:			
Make/Model/Trim		- \$ 999	- \$ 1,332
Mileage		- \$ 215	- \$ 830
Condition ¹			- \$ 363
Adjusted Comparable Value		\$ 3,685	\$ 4,175



VALUATION NOTES

This Market Valuation Report has been prepared exclusively for use by ERIE INSURANCE GROUP, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

VINGUARD®

VINGUARD® Message: VINGUARD has decoded this VIN without any errors

ISO Vehicle History:

Number of times reported to ISO:	5
ISO's file number:	H0297863885
Loss date:	06/25/2014
Phone:	3097635069
Claim ref:	04450N559
Mileage:	063410
Loss date:	12/28/2019
Phone:	8003673743
Claim ref:	A00002353454
Loss date:	04/21/2017
Phone:	8003673743
Claim ref:	A00000247080
Loss date:	09/18/2019
Phone:	8003673743
Claim ref:	A00002143883
Loss date:	04/28/2014
Claim ref:	04450N559

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

CCC provides ERIE INSURANCE GROUP information reported by Experian regarding the 2010 Hyundai Santa Fe (5NMSG3AB8AH354985). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND :

- ✓ No Event Found
- ⊖ Event Found
- ⓘ Information Needed

TITLE CHECK

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	⊖	Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	⊖	Rebuilt Record Found
Salvage	⊖	Salvage Record Found

EVENT CHECK

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	✓	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

VEHICLE INFORMATION

Accident	✓	No Accident Record Found
Corrected Title	✓	No Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

RESULTS FOUND

RESULTS FOUND

RESULTS FOUND

TITLE CHECK

EVENT FOUND

AutoCheck's database for this loss vehicle found historical events that might indicate a significant automotive problem. These problems can indicate past automotive damage or warnings associated with the vehicle title.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 01/02/2020

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
01/19/2010	AR		Independent Source	VEHICLE MANUFACTURED AND SHIPPED TO DEALER
03/23/2010	VILONIA, AR	25	Motor Vehicle Dept.	TITLE (Lien Reported)
03/31/2011	VILONIA, AR		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
03/20/2012	VILONIA, AR		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
03/28/2013	VILONIA, AR		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
04/01/2014	VILONIA, AR		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
04/28/2014	AR	63410	Auto Insurance Source	REPORTED AS INSURANCE LOSS - VEHICLE SOLD BY INSURER. CLAIM PAID TO INSURED
04/28/2014			Auto Insurance Source	VEHICLE HAD COMPREHENSIVE COVERAGE CLAIM
06/05/2014	SCOTT, AR	63410	Motor Vehicle Dept.	TITLE (Lien Reported)
06/05/2014	SCOTT, AR		Motor Vehicle Dept.	SALVAGE
06/05/2014	SCOTT, AR		Motor Vehicle Dept.	VEHICLE TITLED/ REGISTERED TO AN INSURANCE COMPANY
07/26/2014	KINGMAN, AZ	63428	Motor Vehicle Dept.	TITLE
07/26/2014	KINGMAN, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
07/26/2014	KINGMAN, AZ		Motor Vehicle Dept.	REBUILT/REBUILDABLE
07/26/2014	KINGMAN, AZ		Motor Vehicle Dept.	PRIOR SALVAGE
07/10/2015	KINGMAN, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
07/10/2015	KINGMAN, AZ		Motor Vehicle Dept.	REBUILT/REBUILDABLE
07/10/2015	KINGMAN, AZ		Motor Vehicle Dept.	PRIOR SALVAGE
07/15/2016	KINGMAN, AZ		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
07/15/2016	KINGMAN, AZ		Motor Vehicle Dept.	REBUILT/REBUILDABLE
07/15/2016	KINGMAN, AZ		Motor Vehicle Dept.	PRIOR SALVAGE
09/24/2016	MILWAUKEE, WI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL

SUPPLEMENTAL INFORMATION

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
10/01/2016	MILWAUKEE, WI		Motor Vehicle Dept.	TITLE
10/01/2016	MILWAUKEE, WI		Motor Vehicle Dept.	SALVAGE
10/15/2016	MILWAUKEE, WI	83000	Motor Vehicle Dept.	PASSED EMISSION INSPECTION
07/31/2017	MILWAUKEE, WI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
07/31/2017	MILWAUKEE, WI		Motor Vehicle Dept.	SALVAGE
07/31/2017	MILWAUKEE, WI	90000	Motor Vehicle Dept.	PASSED EMISSION INSPECTION
08/01/2018	MILWAUKEE, WI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
08/01/2018	MILWAUKEE, WI		Motor Vehicle Dept.	SALVAGE
07/07/2019	WI	107000	Motor Vehicle Dept.	PASSED EMISSION INSPECTION
08/04/2019	MILWAUKEE, WI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
08/04/2019	MILWAUKEE, WI		Motor Vehicle Dept.	SALVAGE

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

CCC ONE MARKET VALUATION REPORT

Owner: Asare Yeboah, Veronica
Claim: A00002353454-1

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

The National Highway Traffic Safety Administration has issued 3 safety related recall notices that may apply to the above valued vehicle.

NHTSA Campaign ID : 11V261000

Mfg's Report Date : APR 27, 2011

Component : POWER TRAIN:DRIVELINE:DRIVESHAFT

Potential Number Of Units Affected : 6,169

Summary : HYUNDAI IS RECALLING CERTAIN MODEL YEAR 2010 SANTA FE 2WD VEHICLES EQUIPPED WITH AUTOMATIC TRANSMISSIONS AND 2.4L ENGINES MANUFACTURED FROM OCTOBER 15, 2009 THROUGH MARCH 5, 2010. THE INTERMEDIATE SHAFT MAY SUFFER FROM NOISE AND EXCESSIVE WEAR DUE TO A MISALIGNMENT OF THE INTERMEDIATE SHAFT WITH THE RIGHT SIDE OUTPUT GEAR. CONTINUING TO DRIVE THE VEHICLE IN THIS CONDITION LEADS TO THE DEVELOPMENT OF A WHIRRING/WHINING NOISE AND CAN EVENTUALLY CAUSE DAMAGE TO THE AUTOMATIC TRANSMISSION.

Consequence : DAMAGE TO THE TRANSMISSION MAY CAUSE LOSS OF MOTIVE POWER, INCREASING THE RISK OF A CRASH.

Remedy : DEALERS WILL REPLACE THE RIGHT SIDE OUTPUT GEAR AND INTERMEDIATE SHAFT FREE OF CHARGE. THE SAFETY RECALL IS EXPECTED TO BEGIN DURING JUNE 2011. OWNERS MAY CONTACT HYUNDAI'S CUSTOMER ASSISTANCE CENTER AT 1-800-633-5151.

Notes : HYUNDAI'S SAFETY RECALL CAMPAIGN NUMBER IS 102. OWNERS MAY ALSO CONTACT THE NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION'S VEHICLE SAFETY HOTLINE AT 1-888-327-4236 (TTY 1-800-424-9153), OR GO TO [HTTP://WWW.SAFERCAR.GOV](http://www.safercar.gov) .

NHTSA Campaign ID : 11E040000

Mfg's Report Date : SEP 30, 2011

Component : EQUIPMENT

Potential Number Of Units Affected : 2,254

Summary : CURT MANUFACTURING IS RECALLING CERTAIN TOW PACKAGE WIRING HARNESSSES, PART NUMBER 55538, THAT CONNECT TOW VEHICLE LIGHTING CIRCUITS TO TRAILER LIGHTING CIRCUITS SOLD FOR USE ON CERTAIN MODEL YEAR 2009 THROUGH 2011 HYUNDAI SANTA FE VEHICLES. THE UNITS ARE NOT WATER-TIGHT AND MOISTURE CAN SEEP INTO THE CONVERTER MODULE AND DEFEAT THE MODULE'S INTERNAL CIRCUIT PROTECTION.

Consequence : WITHOUT THE CIRCUIT PROTECTION, THE MODULE CAN OVERHEAT POSSIBLY RESULTING IN A FIRE.

Remedy : CURT MANUFACTURING WILL NOTIFY OWNERS AND REPLACE THE TOW PACKAGE WIRING HARNESS. THE REMEDY WILL BE PERFORMED FREE OF CHARGE. THE SAFETY RECALL IS EXPECTED TO BEGIN DURING OCTOBER 2011. OWNERS MAY CONTACT CURT MANUFACTURING AT 1-715 831-8713.

SUPPLEMENTAL INFORMATION

Notes : THIS RECALL ONLY PERTAINS TO OWNERS THAT PURCHASED A CURT MFG TOWING PACKAGE AS AFTERMARKET EQUIPMENT. OWNERS SHOULD CONTACT CURT MFG AND NOT THEIR VEHICLE DEALER TO OBTAIN THE REPLACEMENT WIRING HARNESS. OWNERS MAY ALSO CONTACT THE NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION'S VEHICLE SAFETY HOTLINE AT 1-888-327-4236 (TTY 1-800-424-9153), OR GO TO [HTTP://WWW.SAFERCAR.GOV](http://www.safercar.gov) .

NHTSA Campaign ID : 13V113000

Mfg's Report Date : APR 01, 2013

Component : SERVICE BRAKES, HYDRAULIC, EXTERIOR LIGHTING

Potential Number Of Units Affected : 1,712,336

Summary : Hyundai Motor Company (Hyundai) is recalling certain model year 2006-2009 Accent, model year 2007-2011 Azera, Sonata and Sante Fe, 2006-2011 Tucson, 2009-2011 Elantra Touring, 2007-2010 Elantra, 2008-2011 Veracruz, 2009-2011 Genesis, 2010-2011 Genesis Coupe, 2007-2008 Entourage, and 2006-2008 Tiburon vehicles. Originally, in April 2013, Hyundai recalled 1,059,824 model year 2007-2009 Accent and Tucson, model year 2007-2010 Elantra, model year 2007-2011 Santa Fe, model year 2008-2009 Veracruz, model year 2010-2011 Genesis Coupe, and model year 2011 Sonata vehicles. In September 2013, Hyundai informed the agency that it was adding more vehicles to this campaign, representing an additional 652,512 units. The total number of vehicles being recalled is now 1,712,336. In the affected vehicles, the stop lamp switch may malfunction. A malfunctioning stop lamp switch may cause the brake lights to not illuminate when the brake pedal is depressed or may cause an inability to deactivate the crui...

Consequence : Failure to illuminate the stop lamps during braking or inability to disengage the cruise control could increase the risk of a crash. Additionally, when the ignition is in the 'ON' position, the transmission shifter may be able to be moved out of Park without first applying the brake. This may lead to unintentional movement of the car which may increase the risk of a crash.

Remedy : Hyundai will notify owners, and dealers will replace the stop lamp switch, free of charge. The safety recall began on April 22, 2013. Owners may contact Hyundai at 1-800-633-5151. Hyundai's recall campaign number is 110.

Notes : Owners may also contact the National Highway Traffic Safety Administration Vehicle Safety Hotline at 1-888-327-4236 (TTY 1-800-424-9153), or go to www.safercar.gov.



FRONT

Claim Reference Id: A00002353454-1

File Name: PHOTO13

File Date: 01/02/2020

Label: FRONT

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



INTERIOR

Claim Reference Id: A00002353454-1

File Name: PHOTO11

File Date: 01/02/2020

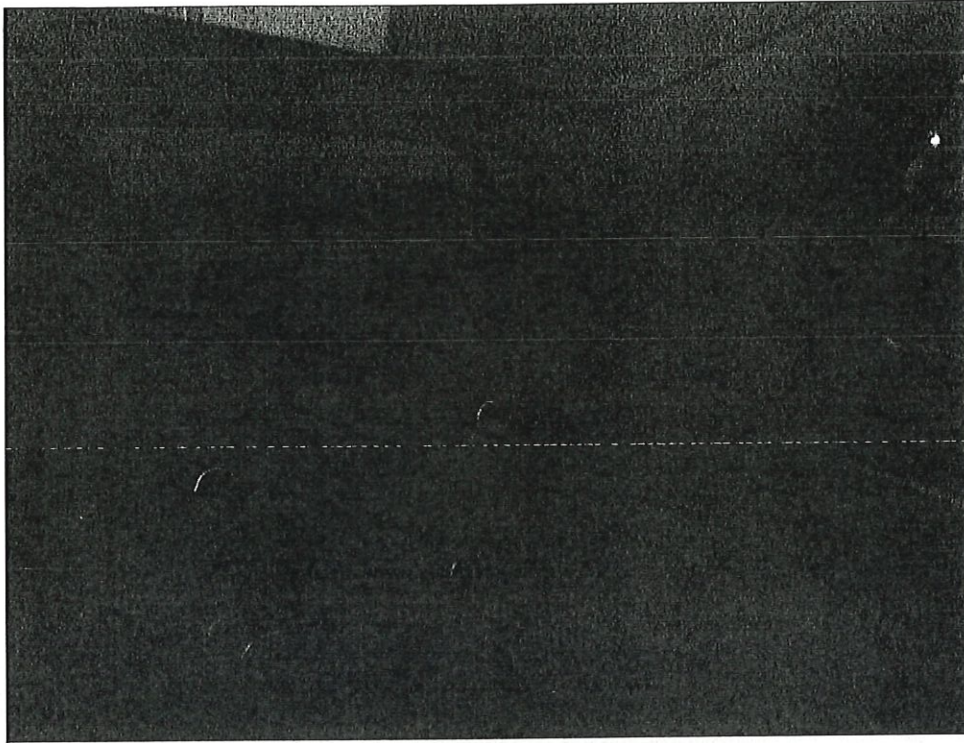
Label: INTERIOR

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



INTERIOR

Claim Reference Id: A00002353454-1

File Name: PHOTO5

File Date: 01/02/2020

Label: INTERIOR

**Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231**

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



INTERIOR

Claim Reference Id: A00002353454-1

File Name: PHOTO10

File Date: 01/02/2020

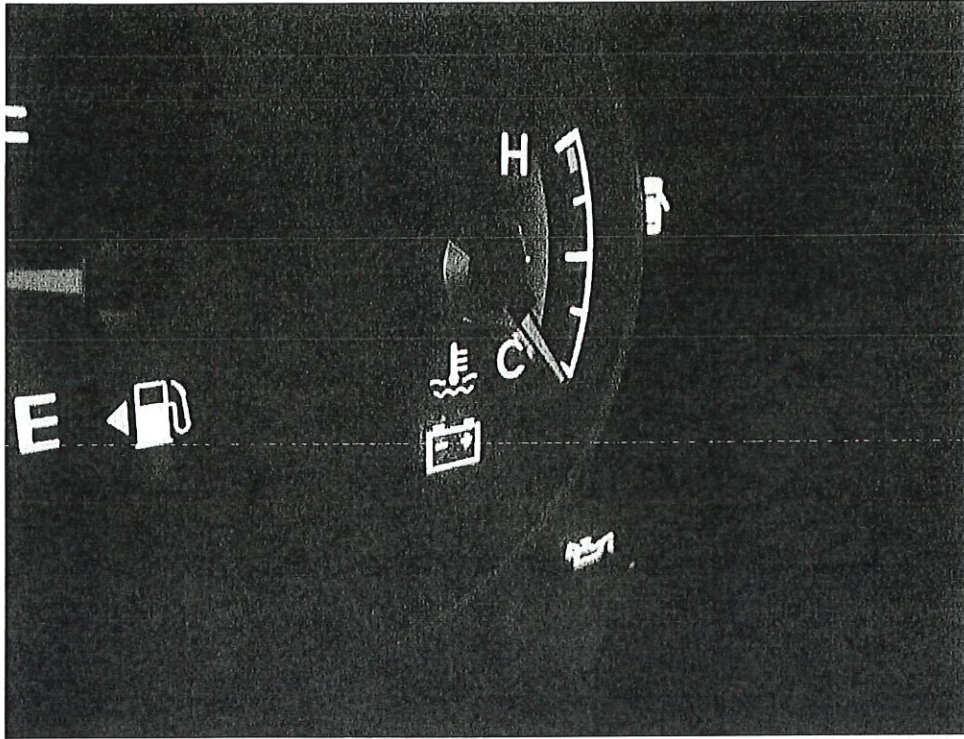
Label: INTERIOR

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



INTERIOR LIGHTS ON DAS

Claim Reference Id: A00002353454-1

File Name: PHOTO8

File Date: 01/02/2020

Label: INTERIOR LIGHTS ON DASH ARE FLASHIN

Note: Owner: VERONICA, ASARE
YEBOAH|Style: 2010, HYUN, Santa Fe GLS Automatic
FWD|Insured: VERONICA, ASARE
YEBOAH|LossDate: 12/28/2019|PolicyNumber: Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



LICENSE PLATE

Claim Reference Id: A00002353454-1

File Name: PHOTO17

File Date: 01/02/2020

Label: LICENSE PLATE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



LT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO3

File Date: 01/02/2020

Label: LT SIDE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



LT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO12

File Date: 01/02/2020

Label: LT SIDE

Note: Owner: VERONICA, ASARE
YEBOAH|Style: 2010, HYUN, Santa Fe GLS Automatic
FWD|Insured: VERONICA, ASARE
YEBOAH|LossDate: 12/28/2019|PolicyNumber: Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



LT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO15

File Date: 01/02/2020

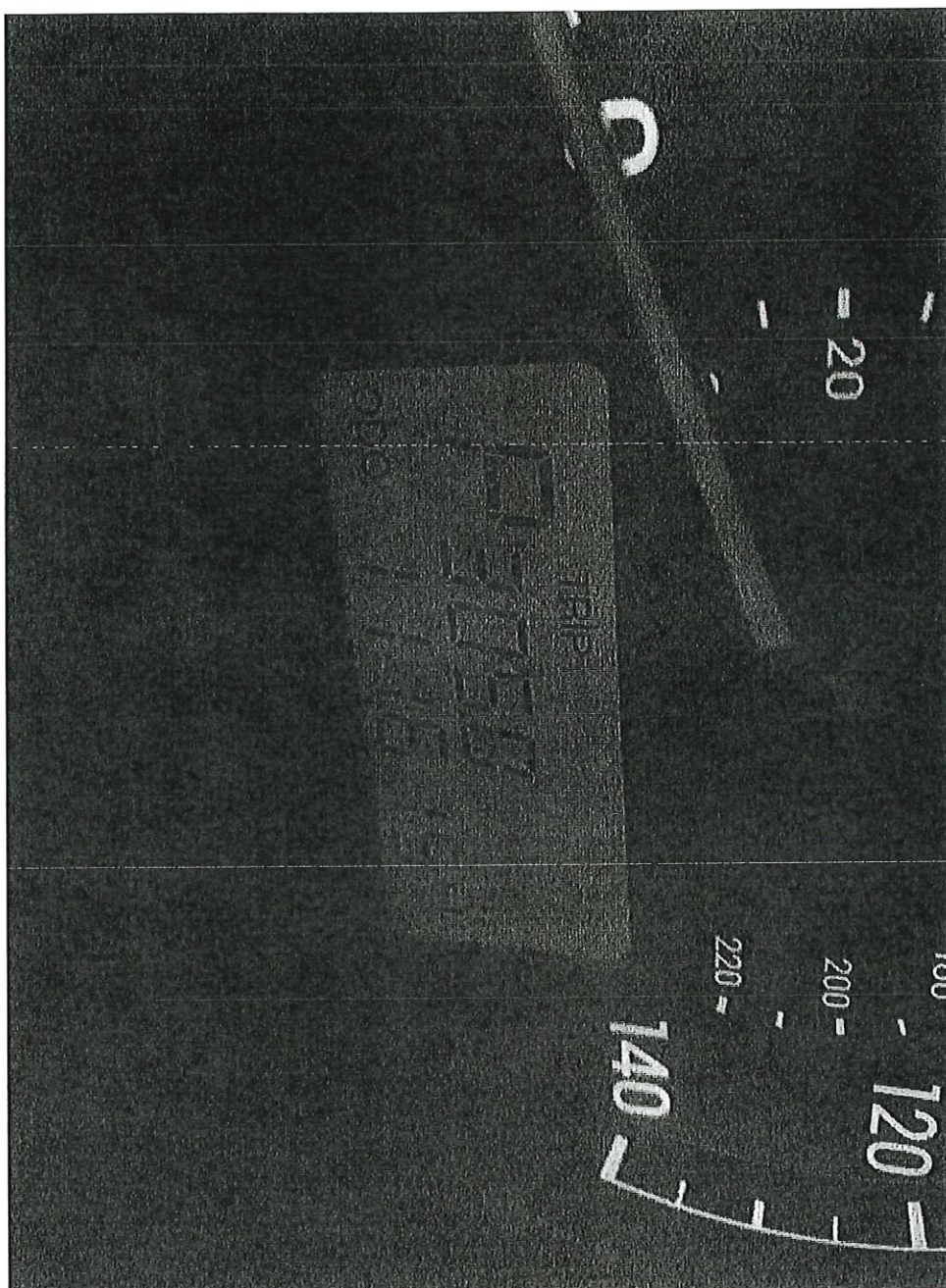
Label: LT SIDE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



MILEAGE

Claim Reference Id: A00002353454-1

File Name: PHOTO16

File Date: 01/02/2020

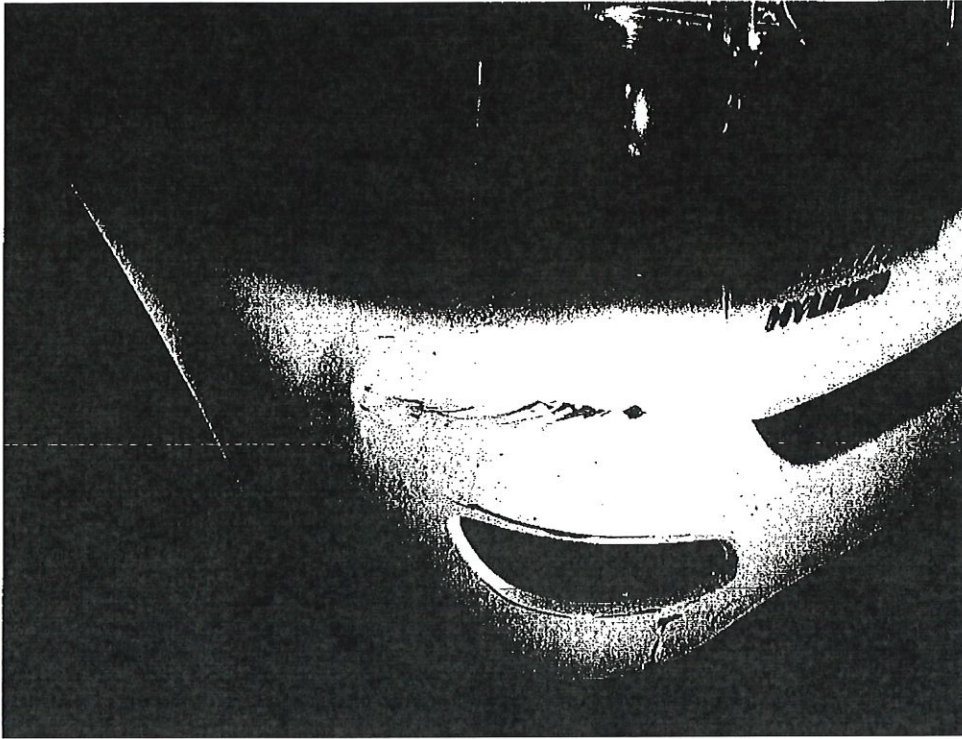
Label: MILEAGE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



PRIOR DAMAGE REAR LT BUMPER

Claim Reference Id: A00002353454-1

File Name: PHOTO9

File Date: 01/02/2020

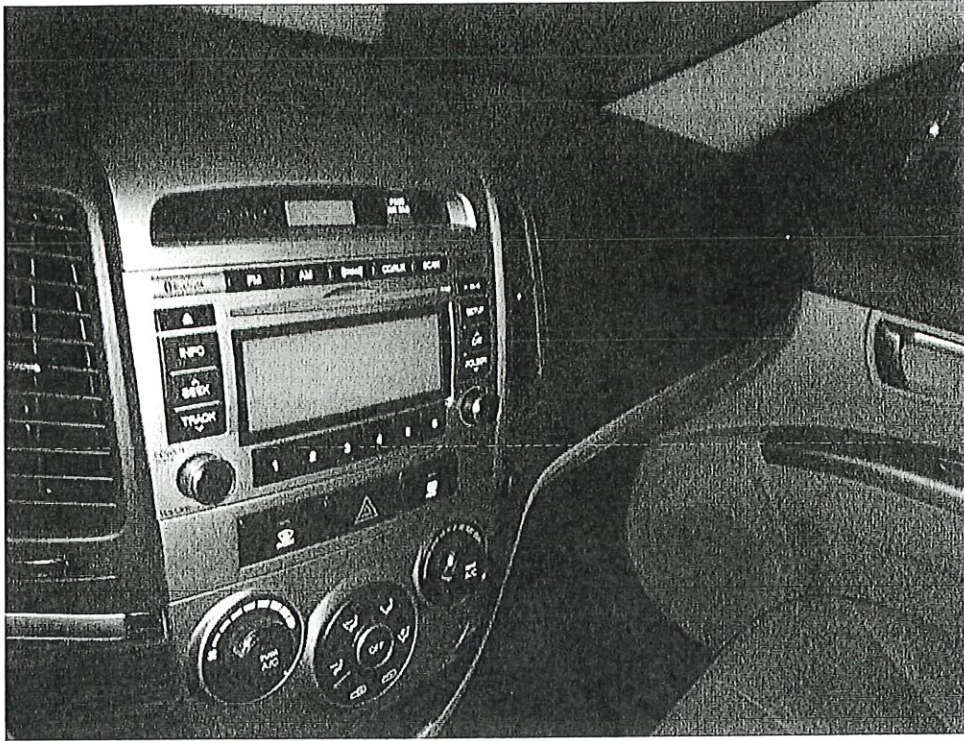
Label: PRIOR DAMAGE REAR LT BUMPER

**Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231**

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



RADIO

Claim Reference Id: A00002353454-1

File Name: PHOTO14

File Date: 01/02/2020

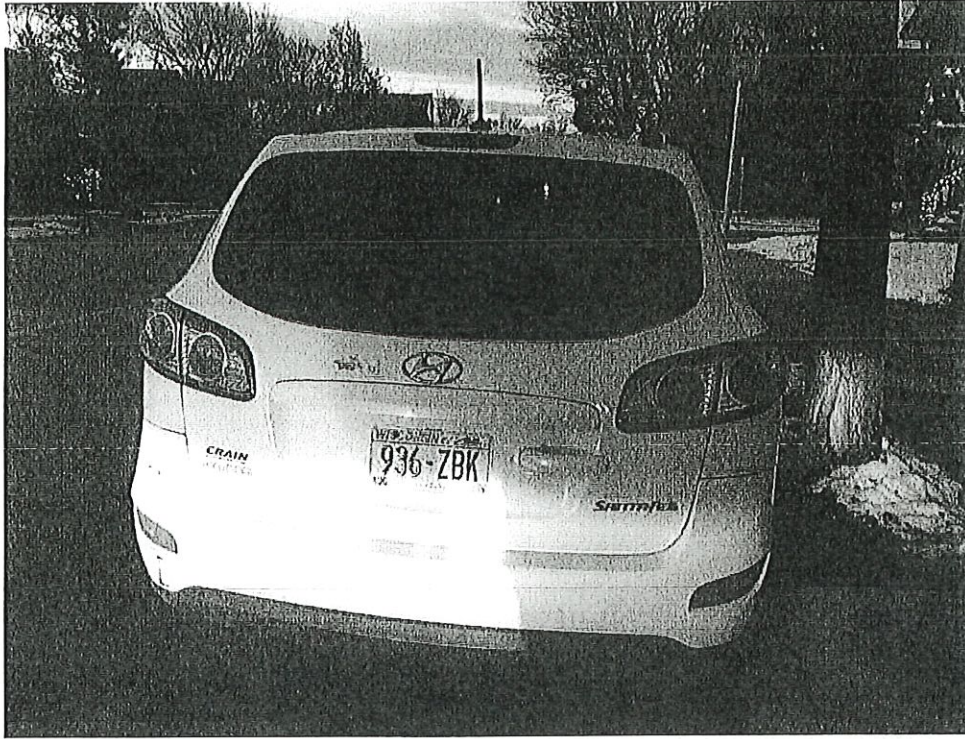
Label: RADIO

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



REAR

Claim Reference Id: A00002353454-1

File Name: PHOTO6

File Date: 01/02/2020

Label: REAR

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



RT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO2

File Date: 01/02/2020

Label: RT SIDE

**Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231**

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



RT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO4

File Date: 01/02/2020

Label: RT SIDE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



RT SIDE

Claim Reference Id: A00002353454-1

File Name: PHOTO1

File Date: 01/02/2020

Label: RT SIDE

**Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231**

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



TIRE SIZE

Claim Reference Id: A00002353454-1

File Name: PHOTO7

File Date: 01/02/2020

Label: TIRE SIZE

Note: Owner:VERONICA,ASARE
YEBOAH|Style:2010,HYUN,Santa Fe GLS Automatic
FWD|Insured:VERONICA,ASARE
YEBOAH|LossDate:12/28/2019|PolicyNumber:Q09231

Photo Location: AUTO BODY SPECILAISTS LLC

Photo Taken By: MANUEL MEDINA

Estimate Indicator: E01



Rental Company: Enterprise Rent-A-Car
Invoice: 4414D702281
Alternate Invoice Number: 86D84F

Bill To: ERI4401
 ERIE INSURANCE (CLAIMCENTER)
 ATTN:MANUEL MEDINA
 20300 WATER TOWER BLVD STE 175
 BROOKFIELD, WI 530453575

RENTER INFORMATION:
 Renter: ASARE YEBOAH,VERONICA
 Address: 429 S HAWLEY RD APT 33
 MILWAUKEE, WI 53214
 Home Phone: (908) 239-3483
 Office Phone: (608) 921-7888

RENTAL INFORMATION:
Rental Branch Location:
 ENTERPRISE RENT-A-CAR(4414)
 310 W WISCONSIN AVE STE 170A
 MILWAUKEE, WI 532032213

ADDITIONAL CLAIM INFORMATION:
 Claim Number: A00002353454
 Claim Type: Insured
 Vehicle Condition: Total Loss
 Date Of Loss: 12/28/2019
 Insured Name: ASARE YEBOAH,VERONICA
 Owner's Vehicle: 2010 HYUNDAI SANTA
 DRP: No
 Class Coverage: CLASS 1
 Resource Line: CC:52944910
 Repair Amount:
Repair Facility:
 TOTAL LOSS
 ST. LOUIS, MO 63105
 (999) 999-9999

RENTAL DETAIL:
 Rental Period: 01/09/2020 to 01/13/2020 (5 days)
Billed Period: 01/09/2020 to 01/13/2020 (5 days)

Description	Quantity	Rate	Amount
TIME & DISTANCE	5	\$23.99	\$119.95
REFUELING CHARGE	0	\$0.00	\$0.00
TITLE AND REGISTRATION FEES	5	\$1.15	\$5.75
SALES TAX	1	5.60%	\$7.04
Total Charges:			\$132.74
Less Amount Received:			\$0.00
Total Amount Due:			\$132.74

VEHICLES RENTED:

Effective Date	Time	Year	Make	Model	VIN	Mileage
01/09/2020	5:20 PM	2019	NISN	SENT	3N1AB7AP5KY353316	49

Rental Invoice

Please Return This Portion with Remittance

Make Payment To:
ENTERPRISE RENT-A-CAR
 P.O. BOX 840086
 KANSAS CITY, MO 641840086
 Federal ID: 43-0724835

Total Charges: \$132.74
Less Amount Received: \$0.00
Total Amount Due..... **\$132.74**
 Please Include on your Check:
 Invoice:4414D702281



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3128 • www.erieinsurance.com

January 5, 2018

To whom it may concern:

Please be advised that Second Look Inc. is a Subrogation Agency authorized to act on behalf of Erie Insurance and its subsidiaries for collection of Subrogation.

This authorization will remain in effect until revoked in writing.

Edward W. Steele

Edward W. Steele CSRP AIC AINS ACLS FCLS

Director of Subrogation



Branch Office • 20300 Watertower Blvd. • Suite 230 • Brookfield, WI 53045-3745 • 262.798.1941
Toll free 1.877.740.3743 • Fax 877.741.3743 • Mail Address: P.O. Box 867 • Waukesha, WI 53187-0867 • erieinsurance.com

Erie Insurance Group

Total Loss Report

Claim # A00002353454

Loss Date: 12/28/19

Owner: Veronica Asare Yeboah

Material Damage Adjuster: Manuel Medina

Address: 429 S Hawley Rd Apt 33
Milwaukee, WI 53214

Adjuster Phone # 262-328-7320

Year: 2010 **Make:** HYUN

Model: SANTA FE

VIN # 5NMSG3AB8AH354985

Towing Charge:

Daily Storage:

Erie will pay storage until:

Settlement Details

Market Value	\$4,051.00
Prior Damage	
Other Adjustments	
Actual Cash Value	\$4,051.00
Tax Type	state
% Tax	5.600%
Tax Amount	\$226.86
State Fees	
Gross Settlement	\$4,277.86
Deductible	\$500.00
Owner Retained Salvage	\$500.00
Net Settlement	\$3,277.86
Settlement Adjustments	
Total Amount Owed	\$3,277.86

Date of This Report: 01/02/20

MAT101/MM

cc: File

Please contact your ERIE agent promptly to discuss state specific registration issues and coverage changes that might apply given the total loss of your vehicle.