

Safeco Insurance Companies  
P.O. Box 461  
St. Louis, MO 63166-0461

CITY CLERK--ATTN CLAIMS  
BERNICE FLEMMING  
200 EAST WELLS STREET  
ROOM 205  
MILWAULKEE, WI 53202

CITY OF MILWAUKEE  
RECEIVED

2014 JAN 21 PM 2:53

OFFICE OF  
CITY ATTORNEY

CITY CLERK'S OFFICE

14 JAN 17 PM 3:37

CITY OF MILWAUKEE



A Liberty Mutual Company

Safeco Insurance Company of America  
St. Louis  
1400 South Hwy Dr, ste 100  
Fenton, MO 63026

Mailing Address:  
PO Box 461  
St. Louis, MO 63166

Phone: (800) 332-3226  
(636) 326-8704  
Fax: (888) 268-8840

January 15, 2014

City Clerk  
Attn Bernice Flemming  
200 East Wells Street Room 205  
Milwaukee, WI 53202

CITY CLERK'S OFFICE  
14 JAN 17 PM 3:37

**3rd REQUEST**

Our Insured: Papa-ekow Coleman  
Our Claim Number: 289475045007  
Loss Date: September 25, 2013  
Your Insured: City Clerk  
Your Claim Number: unkown

Dear Ms. City Clerk:

On November 13, 2013 and December 11, 2013 we forwarded a demand package in the amount of \$6,748.01 to your attention for payment. Bernice you advised me to file a claim by sending a letter to the address above and I have not had a response. I have also left you a message today. I would appreciate your timley response as you advised me that we had 120 days from the date of loss to file a claim and that by sending a letter I was filing a claim.

The details of the loss are below:

This loss occured at 4156 N 81ST ST, MILWAUKEE, WI,53222-1912. Details of this loss are City came and replaced the water meter and the next day our insured discovered water in their basement the day after. Per our insured, the city came out and stated the meter was leaking and the damaged was caused by the new meter.

If you have questions or concerns regarding our demand, please notify me immediately so that we may discuss and attempt to resolve. Otherwise, please send payment in the amount of \$6,748.01 within 10 days to the following address:

**Agency Markets Subrogation Center  
Attention: Subrogation Cashier  
PO Box 461  
St. Louis, MO 63166-9970**

Thank you for your attention in this matter.

Page 2  
Papa-ekow Coleman  
January 15, 2014

Sincerely,  
Kelly Owens  
St. Louis  
Safeco Insurance Company of America  
(800) 332-3226  
(636) 326-8704 Fax: (888) 268-8840  
Kelly.Owens@Safeco.com



**Safeco Insurance Company**

PO Box 515097  
Los Angeles, CA 90051-5097  
(888) 268-8840 Fax

Insured: PAPA-EKOW COLEMAN  
Property: 4156 N 81ST ST  
MILWAUKEE, WI 53222-1912  
Home: 4156 N 81ST ST  
MILWAUKEE, WI 53222-1912

Home: (509) 301-6671  
Business: (414) 202-1280

Claim Rep.: Victoria Spence  
Business: PO BOX 515097  
Los Angeles, CA 90051-5097

Cellular: (317) 805-2664  
Business: (317) 805-2664  
E-mail: victoria.spence@safeco.com

Estimator: Victoria Spence  
Business: PO BOX 515097  
Los Angeles, CA 90051-5097

Cellular: (317) 805-2664  
E-mail: victoria.spence@safeco.com

Reference:  
Company: Safeco Insurance Company of America

**Claim Number:** 289475045007

**Policy Number:** X05964816

**Type of Loss:** WATER-PLUMBING

Date Contacted: 10/7/2013  
Date of Loss: 9/25/2013  
Date Inspected: 10/8/2013  
Date Est. Completed: 10/9/2013 4:19 PM

Date Received: 9/25/2013  
Date Entered: 10/8/2013 1:24 PM

Price List: WIMW7X\_OCT13  
Restoration/Service/Remodel  
Estimate: PAPA-EKOW\_COLEMAN

**We have prepared this estimate to assist you** in determining what is necessary to restore your covered property to its' pre-loss condition. You can provide the estimate to your chosen contractor.

**We have issued a payment to you** in the amount of \$2,356.79 for the covered restoration cost less your policy deductible of \$2,500.00 and less depreciation amount of \$956.27; or in other words **Actual Cash Value**. Actual Cash Value represents the value of your damaged covered property as it was just before the loss.

**We offer Replacement Cost Coverage.** To claim this, simply provide us with a copy of the final bill from the contractor or other receipts showing your total cost of repairs for covered property. Payment for this coverage is subject to the terms, conditions, and limitations of your policy, but generally it is based upon the amount you actually spend restoring or replacing the damaged covered property with like kind and quality, up to the amount of depreciation listed on our estimate.

**We are available to assist you if you decide to make repairs.** It is your choice whether or not you have repairs completed. If you choose to make repairs, you will want to carefully consider who you hire to perform the repairs. If you do not have a preferred contractor we may be able to help thru our partnership with **Innovation Managed Property Network**. Benefits include:

- **Convenience** - The Innovation call center is available 24/7, 365 days per year.
- **Peace of mind** - All contractors pass background checks and are experienced, certified, licensed, insured and bonded.
- **Quality** - Innovation and their contractors are committed to customer satisfaction, and adhere to Safeco's estimating guidelines.
- **Speed** - Innovation's network is committed to contacting policyholders within one hour and the contractor of their choice will inspect their home within 48 hours.
- **Guarantees** - All work comes with a **three-year warranty**, (Roofing carries a 5 year warranty) and Safeco monitors customer satisfaction of all contractors to provide policyholders with the best choice of service providers. Remember, the choice of contractors is always yours.

**Contact us immediately if additional damages are found or if your contractor estimate is higher than our estimate** and we will work with you and your contractor to confirm how these factors might change our estimate. **It is important that we have the opportunity to address additions or changes to the estimate before you have those repairs completed, otherwise the policy may not provide coverage for the additional expenses.**

**Want to know more?**

**Common homeowners' claims questions** - our pamphlet may answer questions you have after your property has been inspected.

You can visit our website to view this document <http://www.safeco.com/insurance-claims/homeowners-insurance-claims>

**Contact us if you have additional questions or needs.**

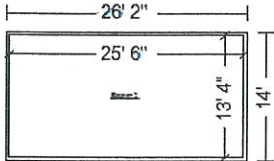
*Please refer to your insurance policy for actual policy language and definitions.*



**PAPA-EKOW\_COLEMAN**

**SKETCH1**

**Recreation Room**



**Room1**

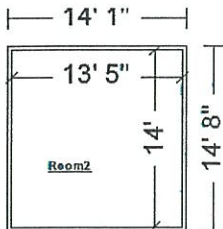
**Height: 8'**

621.33 SF Walls	340.00 SF Ceiling
961.33 SF Walls & Ceiling	340.00 SF Floor
37.78 SY Flooring	77.67 LF Floor Perimeter
77.67 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
1. Remove Carpet - per specs from independent carpet analysis	340.00 SF	0.21	71.40	(0.00)	71.40
2. Carpet - per specs from independent carpet analysis	382.33 SF	5.54	2,118.11	(423.62)	1,694.49
3. (Material Only) 1/2" drywall - hung, taped, heavy texture, ready for paint	70.00 SF	0.54	37.80	(0.50)	37.30
4. Batt insulation - 6" - R19 - unfaced batt	22.00 SF	0.83	18.26	(0.24)	18.02
5. Baseboard - 2 1/4"	35.00 LF	1.91	66.85	(0.89)	65.96
6. Seal/prime then paint the surface area (2 coats)	621.00 SF	0.60	372.60	(49.68)	322.92
7. Seal & paint baseboard - two coats	35.00 LF	0.85	29.75	(3.97)	25.78
8. Drywall - Labor Minimum	1.00 EA	225.63	225.63	(0.00)	225.63
<b>Totals: Room1</b>			<b>2,940.40</b>	<b>478.90</b>	<b>2,461.50</b>
<b>Total: Recreation Room</b>			<b>2,940.40</b>	<b>478.90</b>	<b>2,461.50</b>
<b>Total: SKETCH1</b>			<b>2,940.40</b>	<b>478.90</b>	<b>2,461.50</b>

**SKETCH2**

**Office**



**Room2**

**Height: 8'**

438.67 SF Walls	187.83 SF Ceiling
626.50 SF Walls & Ceiling	187.83 SF Floor
20.87 SY Flooring	54.83 LF Floor Perimeter
54.83 LF Ceil. Perimeter	



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 (888) 268-8840 Fax

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
9. Remove Carpet - per specs from independent carpet analysis	187.83 SF	0.21	39.44	(0.00)	39.44
10. Carpet - per specs from independent carpet analysis	220.67 SF	5.54	1,222.51	(244.50)	978.01
11. (Material Only) 1/2" drywall - hung, taped, heavy texture, ready for paint	44.00 SF	0.54	23.76	(0.32)	23.44
12. Baseboard - 2 1/4"	22.00 LF	1.91	42.02	(0.56)	41.46
13. Seal/prime then paint the surface area (2 coats)	439.00 SF	0.60	263.40	(35.12)	228.28
14. Seal & paint baseboard - two coats	22.00 LF	0.85	18.70	(2.49)	16.21
<b>Totals: Room2</b>			<b>1,609.83</b>	<b>282.99</b>	<b>1,326.84</b>
<b>Total: Office</b>			<b>1,609.83</b>	<b>282.99</b>	<b>1,326.84</b>
<b>Total: SKETCH2</b>			<b>1,609.83</b>	<b>282.99</b>	<b>1,326.84</b>

**General**

DESCRIPTION	QUANTITY	UNIT COST	RCV	DEPREC.	ACV
15. Haul debris - per pickup truck load - including dump fees	1.00 EA	110.51	110.51	(0.00)	110.51
<b>Totals: General</b>			<b>110.51</b>	<b>0.00</b>	<b>110.51</b>
<b>Line Item Totals: PAPA-EKOW_COLEMAN</b>			<b>4,660.74</b>	<b>761.89</b>	<b>3,898.85</b>

**Grand Total Areas:**

1,060.00 SF Walls	527.83 SF Ceiling	1,587.83 SF Walls and Ceiling
527.83 SF Floor	58.65 SY Flooring	132.50 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	132.50 LF Ceil. Perimeter
527.83 Floor Area	572.89 Total Area	1,060.00 Interior Wall Area
1,240.50 Exterior Wall Area	137.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



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**Summary for Dwelling**

Line Item Total				4,660.74
Material Sales Tax	@	5.600% x	3,276.39	183.48
				<hr/>
Overhead	@	10.0% x	4,844.22	484.42
Profit	@	10.0% x	4,844.22	484.42
				<hr/>
<b>Replacement Cost Value</b>				<b>\$5,813.06</b>
Less Depreciation				(956.27)
				<hr/>
<b>Actual Cash Value</b>				<b>\$4,856.79</b>
Less Deductible				(2,500.00)
				<hr/>
<b>Net Claim</b>				<b>\$2,356.79</b>
				<hr/> <hr/>
Total Recoverable Depreciation				956.27
				<hr/>
<b>Net Claim if Depreciation is Recovered</b>				<b>\$3,313.06</b>
				<hr/> <hr/>

Victoria Spence





**Recap by Room**

**Estimate: PAPA-EKOW\_COLEMAN**

**Area: SKETCH1**

**Area: Recreation Room  
 Room1**

**2,940.40 63.09%**

**Area Subtotal: Recreation Room**

**2,940.40 63.09%**

**Area Subtotal: SKETCH1**

**2,940.40 63.09%**

**Area: SKETCH2**

**Area: Office  
 Room2**

**1,609.83 34.54%**

**Area Subtotal: Office**

**1,609.83 34.54%**

**Area Subtotal: SKETCH2  
 General**

**1,609.83 34.54%  
 110.51 2.37%**

**Subtotal of Areas**

**4,660.74 100.00%**

**Total**

**4,660.74 100.00%**



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**Recap by Category with Depreciation**

O&P Items			RCV	Deprec.	ACV
GENERAL DEMOLITION			221.35		221.35
DRYWALL			287.19	0.82	286.37
FLOOR COVERING - CARPET			3,340.62	668.12	2,672.50
FINISH CARPENTRY / TRIMWORK			108.87	1.45	107.42
INSULATION			18.26	0.24	18.02
PAINTING			684.45	91.26	593.19
<b>O&amp;P Items Subtotal</b>			<b>4,660.74</b>	<b>761.89</b>	<b>3,898.85</b>
Material Sales Tax	@	5.600%	183.48	35.00	148.48
Overhead	@	10.0%	484.42	79.69	404.73
Profit	@	10.0%	484.42	79.69	404.73
<b>Total</b>			<b>5,813.06</b>	<b>956.27</b>	<b>4,856.79</b>



**Servpro of Milwaukee North 9117**  
 N92 W15600 Megal Drive  
 Menomonee Falls, WI 53051  
 Phone (414)354-7566  
 Fax (414)354-7477  
 tarwackis@yahoo.com  
 Tax ID 83-0385895

**Loss Information**

Rachel Coleman  
 4156 N 81st Street  
 Milwaukee, WI 53222

Home: (509) 301-6671      Work:  
 Type: Water                      Cause: Pipe  
 Claim 289475045007  
 Policy

**Loss Statistics**

FNOL Date: 9/25/2013  
 Loss Date: 9/24/2013

Company: SAFECO  
 Agent:  
 Adjustor: Spence, Victoria  
 Estimator:

Job	Calculations	Room	Offset	Missing	Totals
	lfFloorPerimeter	167.50	0.00	0.00	167.50
	sfCeiling	550.83	0.00	0.00	550.83
	sfFloor	550.83	0.00	0.00	550.83
	sfWalls	1,340.00	0.00	0.00	1,340.00

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
1 Monitor Equipment	4.00	DAY	\$58.00	\$232.00	T	
2 Disposal Debris	1.00	LD	\$105.10	\$105.10	T	

Mitigation:	\$337.10	Structure:	\$337.10
Restoration:	\$0.00	Contents:	\$0.00
Replacement:	\$0.00	Total:	\$337.10

**Recreation Room**

Box	Calculations	Room	Offset	Missing	Totals
	lfFloorPerimeter	77.66	0.00	0.00	77.66
	sfCeiling	339.92	0.00	0.00	339.92
	sfFloor	339.92	0.00	0.00	339.92
	sfWalls	621.28	0.00	0.00	621.28

Length: 25 ft 6 in  
 Width: 13 ft 4 in  
 Height: 8 ft 0 in

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
3 Drying Dehu; Refrigerant 104-160 Pints AHAM (Note: Note: 1 dehumidifier for 4 days.)	4.00	DAY	\$90.00	\$360.00		
4 Remove Wall	70.00	SF	\$0.58	\$40.60	T	
5 Remove Insulation	22.00	SF	\$0.42	\$9.24	T	
6 Remove Trim	35.00	LF	\$0.37	\$12.95	T	
7 Antimicrobial Floor	100.00	SF	\$0.20	\$20.00	T	
8 Drying Air Movers (Note: Note: 4 air movers for 4 days.)	16.00	DAY	\$30.00	\$480.00	T	

Mitigation:	\$922.79	Structure:	\$922.79
Restoration:	\$0.00	Contents:	\$0.00
Replacement:	\$0.00	Total:	\$922.79

**Office**

	Calculations	Room	Offset	Missing	Totals
Box	IfFloorPerimeter	54.84	0.00	0.00	54.84
Length: 14 ft 0 in	sfCeiling	187.88	0.00	0.00	187.88
Width: 13 ft 5 in	sfFloor	187.88	0.00	0.00	187.88
Height: 8 ft 0 in	sfWalls	438.72	0.00	0.00	438.72

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
9 Remove Wall	44.00	SF	\$0.58	\$25.52	T	
10 Remove Insulation	12.00	SF	\$0.42	\$5.04	T	
11 Remove Trim	22.00	LF	\$0.37	\$8.14	T	
12 Antimicrobial Floor	80.00	SF	\$0.20	\$16.00	T	
13 Drying Dehu: Refrigerant 64-96 Pints AHAM (Note: Note: 1 dehumidifier for 4 days.)	4.00	DAY	\$65.00	\$260.00		
14 Drying Air Movers (Note: Note: 2 air movers for 4 days.)	8.00	DAY	\$30.00	\$240.00	T	

Mitigation:	\$554.70	Structure:	\$294.70
Restoration:	\$0.00	Contents:	\$260.00
Replacement:	\$0.00	Total:	\$554.70

**Water Main**

	Calculations	Room	Offset	Missing	Totals
Box	IfFloorPerimeter	9.68	0.00	0.00	9.68
Length: 2 ft 8 in	sfCeiling	5.79	0.00	0.00	5.79
Width: 2 ft 2 in	sfFloor	5.79	0.00	0.00	5.79
Height: 8 ft 0 in	sfWalls	77.44	0.00	0.00	77.44

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
15 Antimicrobial Floor	5.79	SF	\$0.20	\$1.16	T	
16 Clean Floor, Subfloor	5.79	SF	\$0.20	\$1.16	T	

Mitigation:	\$1.16	Structure:	\$2.32
Restoration:	\$1.16	Contents:	\$0.00
Replacement:	\$0.00	Total:	\$2.32

**Closet 1**

	Calculations	Room	Offset	Missing	Totals
Box	IfFloorPerimeter	12.32	0.00	0.00	12.32
Length: 4 ft 7 in	sfCeiling	7.24	0.00	0.00	7.24
Width: 1 ft 7 in	sfFloor	7.24	0.00	0.00	7.24
Height: 8 ft 0 in	sfWalls	98.56	0.00	0.00	98.56

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
17 Antimicrobial Floor	7.24	SF	\$0.20	\$1.45	T	
18 Clean Floor, Subfloor	7.24	SF	\$0.20	\$1.45	T	

Mitigation:	\$1.45	Structure:	\$2.90
Restoration:	\$1.45	Contents:	\$0.00
Replacement:	\$0.00	Total:	\$2.90

**Closet 2**

	Calculations	Room	Offset	Missing	Totals
Box	lfFloorPerimeter	13.00	0.00	0.00	13.00
Length: 4 ft 0 in	sfCeiling	10.00	0.00	0.00	10.00
Width: 2 ft 6 in	sfFloor	10.00	0.00	0.00	10.00
Height: 8 ft 0 in	sfWalls	104.00	0.00	0.00	104.00

Description	Quantity	UOM	Unit Price	Total	Tax	O/P
19 Antimicrobial Floor	10.00	SF	\$0.20	\$2.00	T	
20 Clean Floor, Subfloor	10.00	SF	\$0.20	\$2.00	T	

Mitigation:	\$2.00	Structure:	\$4.00
Restoration:	\$2.00	Contents:	\$0.00
Replacement:	\$0.00	Total:	\$4.00



<b>Category Summary</b>	Mitigation	Restoration	Replacemen	Non Taxable	Taxable	O and P	Total
Job	\$337.10	\$0.00	\$0.00	\$0.00	\$337.10	0.00	\$337.10
Recreation Room	\$922.79	\$0.00	\$0.00	\$360.00	\$562.79	0.00	\$922.79
Office	\$554.70	\$0.00	\$0.00	\$260.00	\$294.70	0.00	\$554.70
Water Main	\$1.16	\$1.16	\$0.00	\$0.00	\$2.32	0.00	\$2.32
Closet 1	\$1.45	\$1.45	\$0.00	\$0.00	\$2.90	0.00	\$2.90
Closet 2	\$2.00	\$2.00	\$0.00	\$0.00	\$4.00	0.00	\$4.00
	<b>\$1,819.20</b>	<b>\$4.61</b>	<b>\$0.00</b>	<b>\$620.00</b>	<b>\$1,203.80</b>	<b>0.00</b>	<b>\$1,823.81</b>

<b>Structure and Contents Summary</b>	Structure	Contents	Non Taxable	Taxable	O and P	Total
Job	\$337.10	\$0.00	\$0.00	\$337.10	0.00	\$337.10
Recreation Room	\$922.79	\$0.00	\$360.00	\$562.79	0.00	\$922.79
Office	\$294.70	\$260.00	\$260.00	\$294.70	0.00	\$554.70
Water Main	\$2.32	\$0.00	\$0.00	\$2.32	0.00	\$2.32
Closet 1	\$2.90	\$0.00	\$0.00	\$2.90	0.00	\$2.90
Closet 2	\$4.00	\$0.00	\$0.00	\$4.00	0.00	\$4.00
	<b>\$1,563.81</b>	<b>\$260.00</b>	<b>\$620.00</b>	<b>\$1,203.80</b>	<b>0.00</b>	<b>\$1,823.81</b>

<b>Trade Summary</b>	Amount	Non Taxable	Taxable	O and P	Total
Demolition / Tear-out	\$206.59	\$0.00	\$206.59	0.00	\$206.59
Drying / Dehumidification	\$1,572.00	\$620.00	\$952.00	0.00	\$1,572.00
Emergency Services	\$40.61	\$0.00	\$40.61	0.00	\$40.61
Structural Cleaning - Interior	\$4.61	\$0.00	\$4.61	0.00	\$4.61
	<b>\$1,823.81</b>	<b>\$620.00</b>	<b>\$1,203.80</b>	<b>0.00</b>	<b>\$1,823.81</b>

**Summary Totals**

Structure:	\$1,563.81		
Contents:	\$260.00	S/C Total:	\$1,823.81
Overhead:	\$0.00		
Profit:	\$0.00	O/P Total:	\$0.00
Non Taxable:	\$620.00		
Taxable:	\$1,203.81		

**Sub Total: \$1,823.81**

5.60% Sales Tax: \$67.41

**Total: \$1,891.22**

Deductible NOT COLLECTED:

Please make check payable to  
Servpro of Milwaukee North 9117

**Net Amount Due: \$1,891.22**













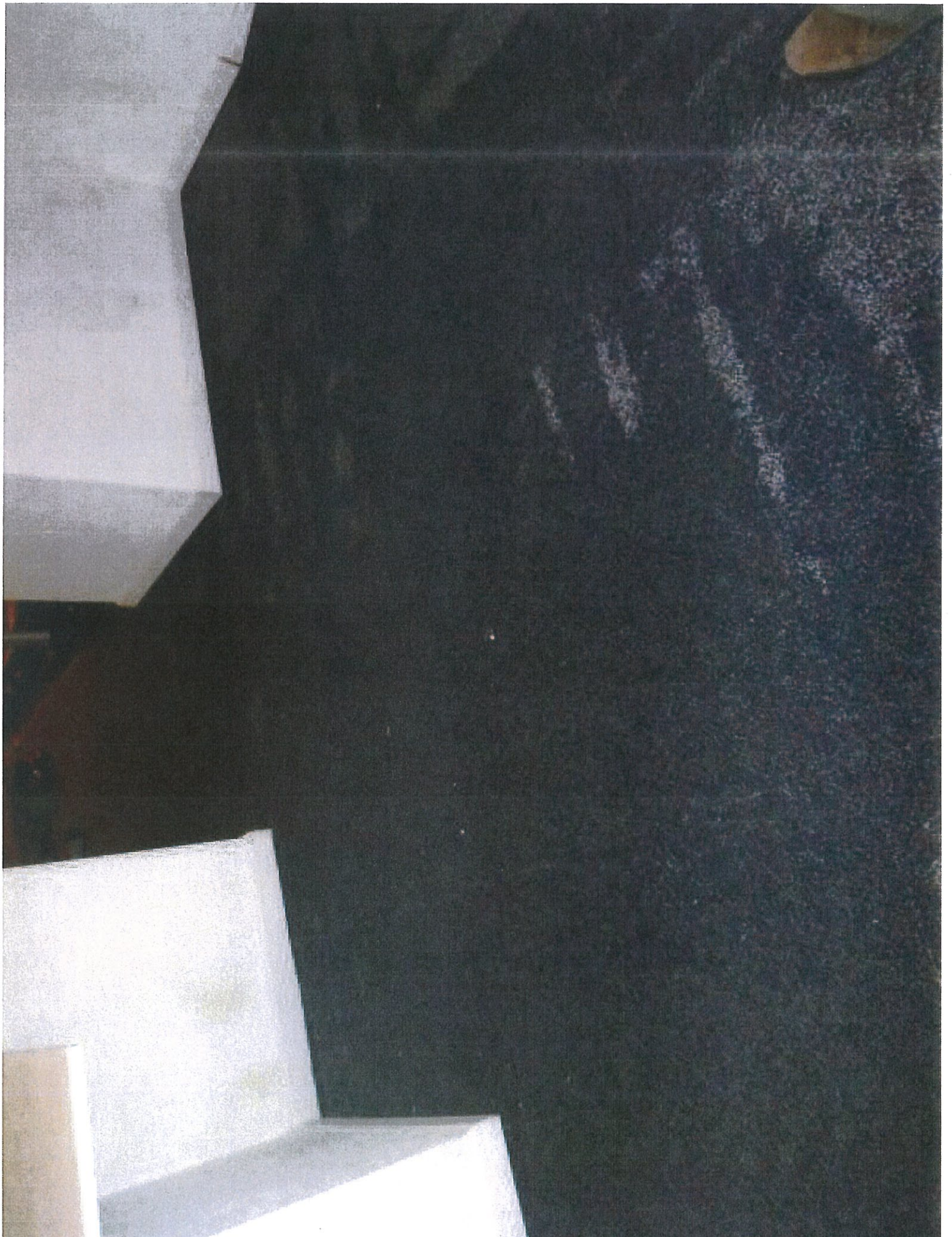












**Policy Number: OX5964816**  
**Date of Loss: September 25, 2013**  
**Claim Number: 289475045007**  
**Policy Holder Name: Papa-ekow Coleman**

**Payment Recap for damages paid on behalf of our insured(s), Papa-ekow Coleman  
as of November 13, 2013:**

<b>Transaction</b>	<b>Claim Class</b>	<b>Amount</b>	<b>Date Paid</b>	<b>Start Date</b>	<b>End Date</b>	<b>Payee Name</b>
<b>Payment</b>	<b>PROP DWG</b>	<b>\$1,891.22</b>	<b>10/9/13</b>			<b>2HM INC DBA SERVPRO OF MILWAUKEENORT H</b>
<b>Payment</b>	<b>PROP DWG</b>	<b>\$2,356.79</b>	<b>10/9/13</b>			<b>PAPA-EKOW COLEMAN</b>

**Total Payments: \$4,248.01**