



FARMERS INSURANCE

Toll Free: (800) 435-7764
 Send all correspondence to:
 Email: myclaim@farmersinsurance.com
 National Domestic Center
 P.O. Box 268994
 Oklahoma City, OK 73126-8994
 Fax: (877) 217-1389

August 11, 2014

LEONARD ANDERSON
 559 MCKNIGHT RD S
 SAINT PAUL MN 55119-6911

RE: Insured: Leonard Anderson
 Claim Unit Number: 3001266068-1-1
 Policy Number: 0920740316
 Loss Date: 08/06/2014
 Location of Loss: 559 McKnight Rd S, Maplewood, MN
 Subject: Settlement Notice

Dear Mr. Anderson:

Thank you for choosing us to provide for your insurance needs. We value you as a customer and appreciate the opportunity to be of service. I've enclosed your payment.

The following table of information outlines your claim settlement.

Line of Coverage	Building
Replacement Cost	\$2,612.29
Less: Depreciation	\$319.40
Less: Policy Deductible	\$500.00
Settlement Amount	\$1,792.89

During my inspection of the exterior of the home I noted a hole in the fascia on the left side of the home, a hole in the roof on the front slope, a hole in the siding on the rear of the home, and damage to a deck baluster which were consistent with damage by raccoons. Inside the home, I noted damage to the drywall ceiling, the insulation, and the carpet which were consistent with damage by raccoons.

As we discussed, this payment is for the actual cash value of your claim less your deductible. Actual cash value is based on replacement cost less any applicable depreciation for age and condition. To recover depreciation, please send me a copy of any invoices or receipts that demonstrate replacement or repairs. I'll reimburse you up to the amount outlined on my estimate, or the amount incurred if it cost less than I estimated to complete the work or replace the item. As a reminder, your policy includes a time limit of 365 days from the date of the ACV payment to complete repairs or to replace the item and submit receipts for recovery of the depreciation.

The policy provides that after a loss, you should protect your property from further damage. Please keep all receipts for emergency repairs or other expenses related to minimizing further damage.

We encourage you to visit www.hpcs.com to learn more about our self-service options available to you; including the ability to view your claim status, upload documents and photos and find local service providers.

Even though only parts of your policy are mentioned or quoted in this letter, additional portions, if found to be relevant, will be applied. Because of this, we recommend you review your entire policy.

If you have any questions, please contact me at (763) 913-9188.

Thank you.

Sincerely,

Farmers Insurance Exchange



Charles Jackelen
Field Claims Representative
(763)913-9188

Check (s): 1606833393

Enclosure (s):

Estimate -



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We appreciate the opportunity to serve your insurance needs and we want to make sure you have a clear understanding of how your claim will be processed.

Attached is the estimate for the repairs of the damages to your property, also called the Replacement Cost Value of your loss. If depreciation was applied to the estimated repair costs, then the Replacement Cost Value less the depreciation is the Actual Cash Value of your loss. Depreciation is based on the average quality, age, condition and useful life of the damaged property, unless otherwise noted. The applicable policy deductible(s) will be deducted from these amounts. If it appears reasonably likely that a general contractor will be needed to coordinate and supervise the repairs, the estimate also includes an amount for general contractor overhead and profit.

Please note this estimate reflects the extent of known covered damages to the property referenced above. No supplemental or additional payments will be issued for repairs that have not been included in this estimate, without prior approval. This approval must be obtained prior to replacement or repair. We must have the opportunity to view and inspect any proposed changes or additional work.

Should you receive an estimate of repairs that exceeds this estimate, or if you wish to send us any other information related to your claim, please include "Attention Claim # 3001266068-1-1" and forward this information to us by:

1. E-mailing to myclaim@farmersinsurance.com or
2. Faxing to 877-217-1389, or
3. Mailing to National Document Center, P.O. Box 268994, Oklahoma City, OK 73126-8994.

Once you have completed the repairs to your property, you may make a Replacement Cost claim for up to the amount of the recoverable depreciation withheld. Any depreciation shown as "non-recoverable" does not qualify for reimbursement. Please refer to the Conditions section of your policy for specific time limits within which you must claim the recoverable depreciation. Once you complete the repairs, please send your supporting documentation to us as outlined above. In any case, your total claim will not exceed the amount you actually spent making the repairs, minus your policy deductible. Estimated costs not actually incurred, like general contractor overhead and profit, will offset recoverable depreciation.

If your policy provides for Building Ordinance or Law coverage, any known covered costs resulting from ordinance or law upgrades are itemized in this estimate. However, these costs are not included as part of the Actual Cash Value unless we are paying the full Replacement Cost Value at this time. Otherwise, ordinance or law costs will be paid under your policy when incurred by you, subject to your deductible.

We wish to inform you there are time limits set forth in the Conditions section of your policy which may affect the time within which you may pursue your claim. We suggest that you review the Conditions section of your policy, as may be endorsed, particularly noting the 'Suit Against Us' or 'Legal Action Against Us' provision.

Although as a service we may refer contractors or repairmen to you, it is your decision to hire the contractor of your choice. We neither direct or manage the activities nor guarantee the work of any contractor, whether referred or not. It is up to you to make sure the work is completed to your satisfaction.

Thank you for the opportunity to serve your insurance needs. If you have any questions regarding this claim, please feel free to contact us.

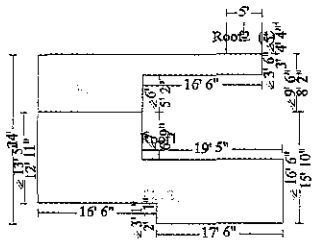
Charlie Jackelen
charles.jackelen@farmersinsurance.com
(763) 913-9188

LEONARD_ANDERSON

Main Level

Main Level

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
1. Single axle dump truck - per load - including dump fees	1.00	EA	0.00	221.79	0/NA	Normal	0%	(0.00)	221.79
Total: Main Level			0.00	221.79				0.00	221.79



Roof

593.57 Surface Area
136.87 Total Perimeter Length

5.94 Number of Squares
14.50 Total Ridge Length

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
2. Tear off composition shingles (no haul off)	1.00	SQ	0.00	34.26	10/25 yrs	Normal	40%	(13.70)	20.56
3. R&R Sheathing - plywood - 1/2" CDX	64.00	SF	3.56	161.00	10/150 yrs	Normal	6.67%	(10.49)	150.51
4. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	1.10	SQ	6.78	209.83	10/25 yrs	Normal	40%	(81.22)	128.61
5. Ice & water shield	100.00	SF	2.44	158.44	10/30 yrs	Normal	33.33%	(52.00)	106.44
Totals: Roof			12.78	563.53				157.41	406.12

Exterior

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
6. R&R Fascia - 1" x 6" - #3 cedar	23.00	LF	1.84	135.47	10/75 yrs	Normal	13.33%	(17.82)	117.65
To remove and replace the fascia on the left side of the home that was damaged by raccoons									
7. R&R Siding - board & batten - cedar	64.00	SF	12.54	347.90	10/100 yrs	Normal	10%	(33.54)	314.36
To remove and replace the 2 pieces of siding on the corner on the back of the home damaged by raccoons									

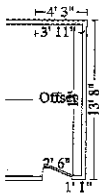


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CONTINUED - Living Room

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
17. Glitter application to acoustic ceiling	163.66 SF	0.11	0.00	18.00	10/150 yrs	Normal	6.67%	(1.20)	16.80
18. Cleaning Technician - per hour	4.00 HR	30.04	9.16	129.32	10/NA	Normal	0%	(0.00)	129.32
Labor to clean the debris caused by the raccoons entering through the ceiling.									
19. Clean and deodorize carpet	154.92 SF	0.34	4.02	56.69	10/NA	Normal	0%	(0.00)	56.69
To clean the carpet									
Totals: Living Room			29.27	1,041.22				92.92	948.30



Offset

Height: 8'

150.00 SF Walls	50.92 SF Ceiling
200.92 SF Walls & Ceiling	50.92 SF Floor
5.66 SY Flooring	18.33 LF Floor Perimeter
33.83 LF Ceil. Perimeter	

Missing Wall 13' X 8' **Opens into LIVING_ROOM**
Door 2' 6" X 6' 8" **Opens into Exterior**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
20. Clean and deodorize carpet	50.92 SF	0.34	1.32	18.63	10/NA	Normal	0%	(0.00)	18.63
Totals: Offset			1.32	18.63				0.00	18.63

Total: Main Level 59.04 2,365.25 319.40 2,045.85

Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
23. Roofing labor minimum*	1.00 EA	95.43	0.00	95.43	0/NA	Normal	0%	(0.00)	95.43



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CONTINUED - Labor Minimums Applied

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV	
21. Floor cleaning labor minimum*	1.00	EA	43.21	3.29	46.50	0/NA	Normal	0%	(0.00)	46.50
22. Painting labor minimum*	1.00	EA	105.11	0.00	105.11	0/NA	Normal	0%	(0.00)	105.11
Totals: Labor Minimums Applied			3.29	247.04				0.00	247.04	
Line Item Totals: LEONARD_ANDERSON			62.33	2,612.29				319.40	2,292.89	

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

389.17 SF Walls	214.58 SF Ceiling	603.74 SF Walls and Ceiling
205.83 SF Floor	22.87 SY Flooring	49.17 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	85.52 LF Ceil. Perimeter
205.83 Floor Area	225.50 Total Area	389.17 Interior Wall Area
1,050.11 Exterior Wall Area	60.33 Exterior Perimeter of Walls	
593.57 Surface Area	5.94 Number of Squares	273.75 Total Perimeter Length
14.50 Total Ridge Length	0.00 Total Hip Length	



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Summary for Building

Line Item Total	2,549.96
Matl Sales Tax Reimb	44.54
Subtotal	2,594.50
Cleaning Sales Tax	17.79
Replacement Cost Value	\$2,612.29
Less Depreciation	(319.40)
Actual Cash Value	\$2,292.89
Less Deductible	(500.00)
Net Claim	\$1,792.89
Total Recoverable Depreciation	319.40
Net Claim if Depreciation is Recovered	\$2,112.29

Charlie Jackelen



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Recap of Taxes

	Matl Sales Tax Reimb (7.625%)	Manuf. Home Tax (7.625%)	Cleaning Sales Tax (7.625%)	Clothing Acc Tax (7.625%)
Line Items	44.54	0.00	17.79	0.00
Total	44.54	0.00	17.79	0.00

