STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER

In the Matter of:
Michael R. Marinelli and Insurance
Appraisal Services,

Appellants.

Agency No. 16-0155
DECLARATION OF BOBBY FRYE IN
SUPPORT OF THE INSURANCE
COMMISSIONER'S MOTION FOR
SUMMARY JUDGMENT

I, Bobby Frye, am over the age of eighteen years old. I make the following declaration
based on first hand personal knowledge and am competent to testify to the facts set forth herein.

1. I am a Senior Investigator with the Legal Affairs Division of the Washington
State Office of the Insurance Commissioner (OIC). I was the investigator assigned to
investigate the allegations that Mr. Michael R. Marinelli, and his business Insurance Appraisal
Services (IAS), were acting as insurance adjusters without a license.

2. This matter came to the OIC as a consumer complaint from Mr. Darrell “Mike”
Harber (the “Complainant”). Mr. Harber is a licensed adjuster in Washington State who
interacted with Mr. Marinelli concerning a claim Mr. Scott Handwerk, Mr. Harber’s client, had
against someone who was insured by GIECO Insurance Company. Mr. Harber alleged that Mr.
Marinelli’s conduct constituted acting as an adjuster.

3. As part of my investigation I reviewed copies of emails and correspondence
between Mr. Marinelli and the Complainant that had been provided by the complainant.

FRYE DECLARATION
AGENCY NO. 16-0155
Attached as Exhibit A is a copy of an email string between Mr. Marinelli and Mr. Handwerk and Mr. Harber, dated December 20, 2015 to December 21, 2015, forwarded to the OIC by Mr. Harber.

4. As part of my investigation I also received and reviewed Mr. Marinelli's response to the allegations made by the Complainant. Attached as Exhibit B is copy of Mr. Marinelli's written response to the OIC, dated February 16, 2016, with attachments.

5. On February 29, 2016, I interviewed Mr. Marinelli. As part of that interview, I referred Mr. Marinelli to Jeff Bbaughman, the Producer Licensing and Oversight Program Manager for the OIC to discuss any questions he had concerning the OIC's interpretation of what constitutes an adjuster.

6. In addition to the documents the OIC received directly from the Complainant and Mr. Marinelli, I also requested records directly from GEICO concerning the work performed by Mr. Marinelli. Attached as Exhibit C is the documentation GEICO sent to the OIC on September 20, 2016, concerning Mr. Marinelli's work for them, including email strings containing communications between Mr. Marinelli and the Complainant.

DATED this 1st day of January 2017, at Tumwater, Washington.

Bobby Frye
Senior Investigator
Legal Affairs Division
Office of the Insurance Commissioner

FRYE DECLARATION
AGENCY NO. 16-0155
CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be filed and served the foregoing Declaration of Bobby Frye in Support of the Insurance Commissioner's Motion for Summary Judgment on the following individuals listed below in the manner shown:

<table>
<thead>
<tr>
<th>OIC Hearings Unit</th>
<th>Michael Marinelli and Insurance Appraisal Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Pardee, Presiding Officer</td>
<td>c/o Brian Kreger, Attorney for Appellants</td>
</tr>
<tr>
<td>5000 Capitol Blvd. SE</td>
<td>999 Third Ave., Suite 3000</td>
</tr>
<tr>
<td>Tumwater, WA 98501</td>
<td>Seattle, WA 98104-4088</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:bk@kregerbeegly.com">bk@kregerbeegly.com</a></td>
</tr>
<tr>
<td></td>
<td><em>By email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed.</em></td>
</tr>
</tbody>
</table>

Dated this 9th day of January, 2017, at Olympia, Washington.

Sherry A. Morgles
Legal Assistant
EXHIBIT A
Bullington, Jessica (OIC)

From: IASBellevue@aol.com
Sent: Monday, December 21, 2015 11:49 AM
To: mike@harberappraisal.com
Cc: CCaswell@geico.com
Subject: Re: Handwerk Haury's vehicle inspection

Mike,

I think it's important to get a fact check.

In a message dated 12/21/2015 9:40:32 AM, Mike@harberappraisal.com writes:

Mr. Marinelli

I believe you have stepped over the line!

Who gave you the right or authority to contact my client directly?

Mr. Handwerk is not interested in having another incomplete repair because you or GEICO wants to get an "agreed cost of repair". The final cost of the repair is the evidence of the cost not some amount you or I negotiate prior to the repair itself.

First, it is a reasonable request to have the carrier's appraiser/representative, just like it's reasonable for the Handwerks to have you provide a professional opinion as to the re-repair. The final cost of repair is just that, a final cost of repair, but there is a thing called judgment that has to occur first so you can reach the final repair cost. That judgement comes when the repair plan is determined. Up to this point, requests to determine those repairs have been denied, except for the repair estimate written by Haury's.

Let me explain the relationship in this claim that GEICO has to Mr. Handwerk, as you are a bit confused. They have none! They have a responsibility to their insured that damaged Mr. Handwerk's property and injured his person. GEICO has no right of appraisal, nor do they have the right to dictate this repair. So for you to tell my client he now has to pay for the cost of an Umpire is totally bogus, and you are giving false information that you have no right to give.

If memory serves me, you have used umpires many many times and I do not believe that one of them works pro bono, so I do not see how this information is false and bogus.

Remember, the reason I am being retained is because you and Haury's have already dictated the repair for which Geico is in dispute. I have not seen the prior repairs or the proposed repair plan to say one way or another if it appears reasonable. So in essence it is the proposed repair plan generated by you and Haury's that has triggered this request for review. If that is not dictating a repair plan then I guess I am confused.
I would also add that at anytime the Handwerks do have the option of going through their own carrier and avoiding the steps that the adverse carrier is requesting.

Mr. Handwerk choose Haurys because of their reputation for the quality of their work, ments to my client are malicious with intent to blacken and defame the reputation of Haurys Lake City Collision. I will discuss with my client if he would like to share your statements with Haurys and what action they may want to take against you personally.

Fact, Haurys is withholding inspection with for no reasonable cause. They are also going to charge storage and other operations fees. What part of this information is false? I am not the only competent appraiser that has been withheld inspection privileges in this shop. There is no other way to view this as being biased and prejudice against competent and level handed appraisers. I would be very cautious about making statements as to whose reputation is being "blackend and defamed" and I am prepared to prove this statement on many levels:

It is my understanding Mr. Handwerk is in the process of retaining the service of an attorney. I will discuss with him if you actions and written statements are actionable.

That too is his option and it is reasonable. At the risk of repealing myself, I was retained because the repair plan submitted to make corrective post repairs seemed out of line based on Geicos material damage review. Any reasonable shop would have allowed the post repair inspection to occur in order to affirm, dispute, discuss and agree on the repair defects and subsequent action plan to correct the defects. Instead, it is met with unnecessary resistance, hostility and yes conflict from this particular shop. In the end, the Handwerks suffer undue delay and hardship. This is not right and it is not reasonable for these owners to have to be put through this.

These denials, delays disputes as you know leave no alternative but for the carrier to move to umpire which is what they have stated they would like to do.

Please advise your client you have done much more than get an "agreed cost of repair"!

If you wish to communicate any further on this claim it will be through me.

Mike Harber, AIC
Licensed Public Adjuster
Harber Appraisal

(253) 473-0987 / fax (888) 473-3101
3822 S Union Ave, Suite C
Tacoma, WA 98409
None of the information provided by Darrell M. Harber and/or Harber Appraisal is intended to be, nor should it be, construed as legal advice or an interpretation of the law. Consumers with questions on matters of law should consult with a licensed attorney. All information and law references contained within documents produced by Darrell M. Harber and/or Harber Appraisal are a product of research and are intended solely as a convenience for the consumer and/or his or her legal counsel. All such information should be verified by a licensed, practicing attorney.

From: Scott Vincent Handwerk [mailto:svh3399@gmail.com]
Sent: Sunday, December 20, 2015 8:01 PM
To: Mike Harber <mike@harberappraisal.com>; Arthur Lerit <alerit@adlergiersch.com>
Subject: Fwd: Haury's vehicle inspection

-------- Forwarded message --------
From: <IASBellevue@aol.com>
Date: Sunday, December 20, 2015
Subject: Haury's vehicle inspection
To: svh3399@gmail.com
Cc: mncmcom@aol.com, CCaswell@geico.com, IASBellevue@aol.com

Mr. Handwerk,

I am an independent appraiser. My firm Insurance Appraisal Services has been serving the Pacific Northwest since 1975.

I was retained by Geico in an effort to reach an agreed cost of repair for your 2012 Nissan Versa.

Regrettably, your shop choice, Haury's has denied me (along with other highly experienced appraisers) access to this shop to inspect your vehicle. In order to affect this inspection, your car would normally need to be re-inspected by both appraisers.

Since the shop will not permit this, it was my suggestion to have your car sent to a gold standard, dealer approved shop for Nissan Leaf, like Pacific Auto. This shop, unlike Haury's is the dealer approved, factory certified bodyshop who is expert for these cars in order to determine the true cost of repairs required to get your car back to its pre-loss state.
But your shop has now mandated excessive storage and miscellaneous charges.

Regrettably, this is an all too common business practice by this shop to hold your vehicle until they can collect from the insurance company. It remains very lucrative for Haurys as they will not release your vehicle to you or any other shop until they are assured of being paid on these storage and other miscellaneous charges.

This has now escalated to umpire which means that this former suggestion is off the screen and unfortunately will require you now pay 50% of the cost to retain an umpire. Please consult with your owner appraiser Mike Harber to learn more about this appraisal process.

I will be providing my list of umpires to your appraiser Mr. Harber. He will in turn provide me with his list. If we cannot agree on an umpire one may need to be appointed which can result in additional time and expense.

I regret that coming to an agreed cost of the re-repairs to your vehicle will come at additional expense and hardship to you, triangulated by a difficult shop that is not without bias or prejudice towards experienced and level handed appraisers.

Please feel free to contact my office should you wish to discuss this further.

Happy Holidays

Rob Marinelli

Owner, Insurance Appraisal Services

Sent from Gmail Mobile
Dear Mr Frye,

As requested, I am responding to the allegations in this complaint by your February 17, 2016 deadline.

If you have further questions, please feel free to contact me.

Can you please confirm receipt of this email.

I will additionally post a copy via regular postal since method of service was not communicated.

Please advise of next steps in this process.

Respectfully,

Rob Marinelli
Insurance Appraisal Services

In a message dated 1/28/2016 7:25:31 A.M. Pacific Standard Time, BobbyF@oic.wa.gov writes:

Thank you.
Confirming receipt.

Rob Marinelli

In a message dated 1/27/2016 3:29:00 P.M. Pacific Standard Time, BobbyF@olc.wa.gov writes:

Hello Mr. Marinelli,

Per our conversation, attached is the notice of inquiry letter we spoke about.

Best regards,

Bobby

---

Bobby Frye
Senior Investigator
Legal Affairs
Washington State Office of the Insurance Commissioner
(360) 725-7259 (office)
BobbyF@oic.wa.gov

Protecting Insurance Consumers
www.insurance.wa.gov | twitter.com/WA_OIC | wainsurance.blogspot.com | email/text alerts
February 15, 2016

State of Washington
Office the Insurance Commissioner
Mr. Bobby Frye
P.O. Box 40255
Olympia, Washington 98504-0255

OIC Case # 1341878

Dear Mr. Frye,

As requested, I am providing written response to the allegation that I may be operating as a public adjuster.

In response to the following issues:

IAS operates twelve independently owned and operated offices in Washington, Oregon, Nevada, Arizona, Montana and Utah. Some of these offices have licensed public adjusters. None of the three offices in Washington State have licensed public adjusters on staff.

All of the offices share a common website developer. As such, the descriptions under the "services" tab are intended to be generic. Since you have already perused the website, you can see that the same services appear for all offices.

Not every office has expertise to perform all of these services. Therefore, when a service inquiry is made, clients are so advised that we either do or do not provide that service. As needed, those assignments are either declined or can be directed to those offices with the expertise and necessary qualifications to manage the assignment.

I do not operate as a public adjuster. My primary role is that of an auto property damage appraiser. I have been a damage appraiser for the last 21 years. I do not have a contract with private enterprises, Geico or any other insurance carriers.

With regards to this matter, it would appear that Mr. Harber neglected to provide OIC with the correspondence threads leading up to the selected language he submitted to your office, alleging this complaint. If there is any culpability on IAS and particular me, it is word choice by citing agreed cost of repair rather than stating agreed scope of repair.

By way of a brief summary, Mr. Handwerks vehicle was involved in a collision, repaired and delivered back to the customer. The owner then hired Mr. Harber to perform a post repair inspection. Based on the inspection, Mr. Harber alleged repairs were defective.
 Somehow and someone directed Mr. Handwerk to Haurys Body shop (Jeff Butler) in Seattle, Washington. Haurys then prepared a damage estimate to "re-repair" the vehicle. This estimate was nearly four times the cost of the original damage estimate. Needless to say, is it reasonable that a corrective repair of this magnitude would warrant review and confirmation.

Since Haurys is a particularly difficult shop, with a known history of animosity towards both independent appraisers and insurance companies, estimates and supplements arising from this shop typically trigger independent verification. As could be expected, Haurys denied access to me for my inspection. Haurys action to deny inspection only served to elevate the necessity and urgency to have this vehicle inspected.

I have attached a copy of the correspondence from Geico outlining the specific scope of my responsibilities with respect to the Scott Handwerk matter. As you can see, I am not an employee, nor am I under contract with Geico. I am an experienced property damage appraiser who was asked to assess possible post repair defects and attempt to get agreement on the scope of those damages and subsequent repairs.

Due to the amount, alleged severity of the post repair defects and this shop's history, Geico wanted an independent set of eyes from an experienced auto damage appraiser, to verify if the damages were present and if so, attempt to get agreement on the scope of those repairs. I was not to adjust the loss or solely determine the financial outcome. That responsibility resided solely with Geico.

The inspection was never granted by the shop. The matter was turned over to Mr. Handwerks own carrier who settled and closed the claim. As such, I can only assume Mr. Harber had no further involvement in the Handwerk matter, except to file this complaint.

If you need further clarification or have additional questions, please do not hesitate to contact my office.

Respectfully Submitted,

Rob Marinelli
Owner, Insurance Appraisal Services

Enclosure

Geico Correspondence
----- Original message -----  
From: "Caswell, Craig" <CCaswell@eeico.com>  
Date: 02/12/2016 4:50 PM (GMT-08:00)  
To: LASBellevue@aol.com  
Subject: Rob Marinelli, LASBellevue RE: Handwerk Nissan Versa  

To whom it may concern,  

Rob Marinelli is not now or never has been an employee of GEICO. He is not now or never has been under contract with GEICO for appraisal services. He is an experienced auto damage appraiser that was asked to inspect a vehicle post repair in order to: 1) confirm if there were indeed any defects and 2) if defects were found, prepare a damage estimate and attempt to get an agreement with Mr. Harber on the scope of necessary repairs.  

Mr. Marinelli was not instructed or retained to adjust the loss, that responsibility resides with the Auto Damage adjusters and the Auto Damage Supervisors for GEICO.  

With respect to this claim no post loss inspection ever conducted as Haury's refused Mr. Marinelli access to the vehicle for inspection. The only thing that did transpire was a series of email communications between IAS and Harber Appraisal which abruptly ended when the owner's own insurance carrier took over and settled the claim.  

Thanks,  

v/r Craig  

Craig Caswell  

Field Supervisor  

Seattle Metro  
Ph # 253-312-6023  Fax # 855-731-1157  

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February 15, 2016

State of Washington
Office the Insurance Commissioner
Mr. Bobby Frye
P.O. Box 40255
Olympia, Washington 98504 -- 0255

OIC Case # 1341878

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Owner, Insurance Appraisal Services

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v/r Craig

Craig Caswell
Field Supervisor

Seattle Metro
Ph # 253-312-6023 Fax # 855-731-1157

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State of Washington
office of Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255
EXHIBIT C
September 20, 2016

Bobby Frye, Senior Investigator
Legal Affairs Division
State of Washington Office of Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

Dear Mr. Frye:

We apologize for not promptly responding to your initial inquiry. We have received your letter requesting all information and records related to GEICO's business dealings with Mr. Marinelli and his company Insurance Appraisal Services. We have completed a full review of GEICO's systems to identify all business transactions that included both Mr. Marinelli and Insurance Appraisal Services.

Claim 0521890350101014: On December 16, 2015, GEICO contacted Mr. Marinelli for the purpose of reaching an agreed cost of repairs for a vehicle which GEICO was unable to come to an agreed price on with repair shop Haury's Lake City Collision. The claimant, Mr. Scott Handwerk, had appointed Mike Harber from Harber Appraisals as his public adjuster and to handle all communication related to the repair estimate. GEICO supervisor Mr. Craig Caswell initially contacted other independent appraisal companies prior to speaking with Mr. Marinelli, but all refused to involve themselves with Mr. Harber and/or Haury's.

GEICO's assignment for Mr. Marinelli was to inspect a 2012 Nissan Versa and provide us with an estimate to repair with a goal of reaching an agreed price with Mr. Harber and Haury's Lake City Collision. Our GEICO auto damage adjusters had been unsuccessful in reaching an agreed price with Haury's on this particular claim. Mr. Marinelli had exchanged e-mails with Mr. Harber, but was not permitted by Haury's to enter their repair facility. Mr. Marinelli also e-mailed Mr. Harber in an attempt to have the vehicle moved to other neutral locations, including a Nissan dealer approved auto body shop in order to complete his inspection. This request was denied, and Mr. Marinelli's last e-mail exchange with Mr. Harber was on January 6, 2016. That was the extent of Mr. Marinelli's involvement in this claim.

On January 25, 2016, GEICO paid Mr. Marinelli/Insurance Appraisal Services $150.00 for the time spent emailing Mr. Harber in an attempt to inspect the vehicle, although an inspection never took place. We have attached all of the e-mails that were exchanged between GEICO and Mr. Marinelli on this claim.

Claim 02930406101010099: This file went to suit and our defense attorney hired the appraisal service on behalf GEICO to complete a report for the diminished value portion of the claim. On July 11, 2016, a payment in the amount of $500.00 was issued to Insurance Appraisal Services.
Claim 0315887180101016: An adverse carrier paid the claim but disputed the value of customer parts. The claim went to suit, and defense counsel hired the appraisal service on behalf GEICO to complete an appraisal on the actual cash value of a motorcycle. On August 7, 2013, a payment in the amount of $555.00 was issued to Insurance Appraisal Services.

Claim 0406380670101035: This claim went to suit and our defense attorney hired the appraisal service on behalf GEICO to complete a report for the diminished value portion of this claim. On March 26, 2015, a payment in the amount of $450.00 was issued to Insurance Appraisal Services.

Claim 0452748280101012: This claim went to suit and the defense attorney hired the appraisal service on behalf GEICO to complete a report for the diminished value portion of this claim. On February 29, 2016, a payment in the amount of $425.00 was issued to Insurance Appraisal Services.

The table below represents all of the payments that GEICO has on record that are related to Mr. Marinelli, Insurance Appraisal Services, and the TIN’s that we have on file.

<table>
<thead>
<tr>
<th>Claim Number</th>
<th>Name of Interested Party</th>
<th>Payment Issue Date</th>
<th>Payment Amount</th>
<th>Name of Payee</th>
<th>TIN</th>
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<tr>
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<td>MARIAINE CASY</td>
<td>11 Jul 2016</td>
<td>500.00</td>
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<td>91-1682513</td>
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<td>0315887180101016</td>
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<td>07 Aug 2013</td>
<td>555.00</td>
<td>IAS</td>
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<td>26 Mar 2015</td>
<td>450.00</td>
<td>INSURANCE APPRAISAL SERVICES</td>
<td>91-1682513</td>
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<td>0452748280101012</td>
<td>EMILY RAWLIS</td>
<td>29 Feb 2016</td>
<td>425.00</td>
<td>INSURANCE APPRAISAL SERVICES</td>
<td>91-1682513</td>
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<tr>
<td>0521890350101014</td>
<td>SCOTT HANDWERK</td>
<td>25 Jan 2016</td>
<td>150.00</td>
<td>CAL MAR Enterprises Inc</td>
<td>NA</td>
</tr>
</tbody>
</table>

I hope this response has satisfied all of the questions and information that you have requested. If you have any additional questions, please contact Auto Damage Manager Dan Wheeler at (206) 498-3558 or by email at dwheeler@geico.com.

Sincerely,

Shane Wheeler
Assistant Vice President
Government Employees Insurance Company
NAIC: 22063 SW/tp
Invoice Date: 1/25/2016
Index #: Z45198G
IRS Number: 91-1682613
* NET 30 Days- Finance charge = $25 late fee*

Geico Insurance

Adjuster: Craig Caswell
Claim: 0521890350101014
Insured: Scott Handwerk
Claimant:

FEE: $150.00
Other:
2 Hours review-

Please Pay ———> $150.00

Thank you for your business!

*net 30 days

INSURANCE APPRAISAL SERVICES REGIONAL OFFICES

WASHINGTON OFFICES:
Western Washington- Seattle 425-644-1141
Central Washington- Yakima 509-966-6571
Eastern Washington Spokane 509-926-9403

OREGON OFFICES:
Portland/Vancouver 503-638-9341
Central Oregon 541-344-1914
Southern Oregon 541-851-4063

ARIZONA OFFICES:
Tucson Arizona* Corporate Office 520-742-9785
Phoenix Arizona 602-424-2100

NEVADA OFFICE:
Las Vegas/ NE Arizona 702-684-4250

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To: F2M Outbound User Mailbox
From: F2M Outbound User Mailbox
Company: F2M Outbound User Mailbox
Date: 02/29/16 01:15:43 PM
Fax Number: 18666582132
Pages (Including cover): 13
Re: FW: Farber Claim No. 045274828-0101-012

Notes:

From: Cherri2h Fultz [mailto:Cfultz@bsslslawfirm.com]
Sent: Monday, February 29, 2016 9:28 AM
To: Holmes, Ryan (R10)
Cc: John Randolph
Subject: Farber Claim No. 045274828-0101-012

Ryan,

Attached please find the Diminished Value Report and the invoice for the same.
Please remit payment to the provider.

Should you have any questions or concerns, please let us know.

Best Regards,

Cherri2h H. Fultz | Paralegal to Ernest D. Greco and John M. Randolph
BOHNSEN STOCKER SMITH LUCIANI PLLC
312 W. Sprague Avenue | Spokane, WA 99201
Tel: (509) 327-2500 | Fax: (509) 327-3504

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Bohrsen Stocker Smith Luciani PLLC

Attorney: John Randolph
Claim: 15-2-02939-2
Client: Mark Rawls

FEE: $425.00
OTHER
Diminished Value report
Please Pay $425.00

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February 22, 2016

Boehm, Stocker, Smith, Luciani PLLC
Mr. John Randolph
Attorney at Law
312 W Sprague Ave
Spokane, WA 99201

Our file number: P45446BSS
Plaintiff: Rawls, Mark and Emily
Vehicle: 2014 Ford Taurus SEL AWD
VIN: 1FAHP2H88EG182358
DOL: 8/4/2014
Mileage: 98 miles (at time of loss)

Dear Mr. Randolph,

Thank you for the opportunity to review this case for Diminished Value, for a collision loss occurring on 8/4/2014.

The report was prepared utilizing several components including: all original and supplemental damage estimates, DMV report, DMV value code, Car Fax reports, auction results and prior award settlements for matching vehicles from the IAS database.

Based on Washington State's loosely defined parameters for determining Diminished Value, the loss in value of the subject vehicle factored the relationship of its pre-loss value to its post repair value.

The pre-loss market value was derived from the DMV value code.

The post repair value considered data from several sources including: outcomes from prior settlements of similar or identical vehicles or similarly priced and or equipped models, actual or historic sales from non-franchise dealerships and finally auction results from Mannheim division of "salvage, wrecks and tow's".

By way of review, this current model year vehicle sustained collision damage to the right side of the car with airbag deployment. The damages necessitated the replacement of doors, rocker molding, right body side panel, front bumper assembly, right fender, and both curtain airbags, headliner and front seatbelts.
There was minor repair only to the left upper aperture. The estimate included blend refinish to the adjacent body panels in order transition the color in place. The damage estimate also allowed for full frame set up and measurement. This was important and necessary labor operation as it allowed the technician to: 1) confirm or rule out the presence of frame involvement. 2) it allowed the car to be held in a rigid position in order to perform structural pulls back to factory specification. 3) The measurements serve as a guide as to the type and degree of pulls required to square the vehicle back to within factory tolerances.

The repairs were performed by American Way Auto Body in Spokane, Washington. This is a full service body shop which also includes body as well as mechanical services. All of the technicians are I-CAR gold certified, a distinction not held by all collision repair facilities. The mechanics are ASE certified. This shop's commitment to training, equipment and cutting edge downdraft booths, makes them one of the absolute best choices for collision repairs to the loss vehicle.

The final amount charged out by the body shop was $16423.62. There were three charges for towing, bumper core charge and freight in the amount of $518.50 that were deducted from the final repair order for a net total cost of repair in the amount of $15905.12. These latter charges are a cost of the claim, but do not reflect an actual cost of repair.

The breakdown was: Parts including paint materials was $11114.13 (70%) and Labor $3890.00 (25%). The remaining balance was sublet and tax. The total hours were 78.5 labor hours confirming that this was a moderately labor intensive corrective repair.

While this is in no way intended to marginalize the extent of damages sustained in this loss, the breakdown does serve to illuminate that the corrective repair was largely parts replacement as opposed to panel repair which allowed for much greater restoration back to this vehicle's pre-loss state.

Diminished Value is defined as the sudden and unforeseen loss in value of a vehicle as a result of it being involved in an accident and subsequently repaired. The State recognizes that this measurement is the difference in fair market value before the loss and then after the repair.

Since fair market value is based on the monetary retail exchange between a non-compelled buyer and seller, both of whom have the relevant facts of the loss, the ideal source to measure the value loss is through confirmed retail sales and not by using: trade-in or buyback allowance, arbitrary algorithms which factors individual rating modifiers or by simply taking the difference in the clean retail to rough trade-in wholesale.

The other important factor is to remember that trade-in value should not be confused with diminished value. Trade in is simply the amount of profit the dealership wishes to realize when they take possession of the owners vehicle. The trade-in amount has no bearing on Diminished Value, since the DV is based on a retail transaction. Trade in does have a direct bearing on the owners negotiating abilities.
It is important for consumers to keep this in mind when negotiating a trade in for a collision repaired vehicle. This is one of the main reasons why this appraiser utilizes resales as the foundation for Diminished Value as it is a very measurable, very specific, and very objective way to determine the differences between the pre-and post value of collision repaired vehicles.

In an effort to provide context and some parametric criteria based on the loosely define statutory definition of Diminished Value, this appraiser has evolved factors four major components that can have an impact on the value of vehicle.

The first component is whether or not corrective repairs can restore a vehicle back to its pre-loss state without major alteration from it factory constructed configuration. This assumes no prior adverse history to the vehicle. Second, do corrective repairs restore or maintain the pre-loss market value of the car? Third, is there accident confirmation on a publically available report which will permanently follow the vehicle history throughout its operational life? and forth, based on the National Auto Association (NAAA) Structural damage policy, will mandated disclosure be required as a result of damage to the frame or structural components, if this car is sold through dealer auction?

With respect to criteria one, the subject loss vehicle required replacement of the left center pillar and rocker panel. This required sectioning, grinding and welding the replacement panels into place after the car was anchored and structurally re-aligned. Both doors and the center pillar are now void of the matching factory VIN stickers. There are now multiple paint depths due to the refinish of the entire left side of the vehicle. The car now has hand applied rather than immersion corrosion protection to the repaired areas. All of these meet collision repair standards. However, even though this car has been restored in appearance and functionality, the collision and subsequent repairs did alter this car from its robotic construction performed at the factory.

With respect to restoration back to pre-loss market value, the utility and usefulness have been restored, but all things being parity the only differentiative that separates a collision repaired vehicle is price. Therefore, one can conclude that this new vehicle was unable to be restored back to its pre-loss market value. The collision event does indeed impact resale options for this car which would have otherwise been a non issue compared to an identical vehicle without collision history.

The Car Fax report validates that this is a one owner vehicle, acquired for personal use. The report is positive for a lien-holder and negative for an accident indicator for the loss occurring 6/4/2014. There are no open recall campaigns or any odometer rollback and the warranty remains active. In spite of a negative Car-Fax, the damages are in excess of $500. As such, the owner is duty bound to disclose the accident history if this car is sold or traded.

Finally, this car did sustain unibody/structural damage. The replacement of the left center pillar and rocker panel confirm this fact. Based on NAAA Structural Damage
Guidelines, this mandatory requirement is intended to provide the dealers, the historic background and collision history on the vehicle in order for a buyer to make an informed purchase decision and to limit arbitration to a seller in the event that a vehicle has substantial frame or unibody structural damage. In the case of the subject vehicle, mandatory disclosure based on NAAA structural damage guidelines would be required.

The loss vehicle satisfied three of the four criteria for a valid Diminished Value. As such, the second component of the Diminished Value analysis was to quantify the pre to post loss value relationship.

The pre-loss value was determined based on the DMV value code which of $34400.00 which was provided by the dealership or about 7/31/14. The figure was thought to reflect that amount which would have been on the buyer's order. Since the date of purchase to the date of loss was less than five days, the value based on the DMV reports was accepted as the pre-loss market value.

Based on the research, the pre-loss market value was determined to be $34400.00.

Due to the time lapse between the loss date and this report, the sources for post loss value from secondary dealers and auction results were limited.

Therefore, the more weighted consideration was from two sources. These included: actual DV award settlements from the IAS library for the look back period of August, 2014 and similar dealer discounts of the retail value of collision repaired vehicles. For the latter source values during the 2015 calendar year only were available. These were useful as a range of discounts and marketing strategies that dealerships might apply when faced with the resale of a collision repaired vehicle. It is assumed that the loss vehicle would likely fall into the average of these two value ranges.

Based on two similar awards during the August, 2014 period, there was one identical vehicle match and one similarly configured and priced model. The average discount off of a non damaged model was 19.9%.

Based on the dealer remarketing of two collision repaired models, neither of which was a match to the loss vehicle range from no loss in value to a high of 3% off the retail value. This enlightening finding serves to illustrate that not all collision repaired vehicles (even those with adverse car fax) lose much in value if properly marketed including re-pricing, certifying and warranting a vehicle. (Gleason v Pecco), (Stewart v Progressive).

Based on the damage severity of the loss vehicle relative to those settlements, the loss in value range would in all likelihood fall within this same distribution.

Assuming a pre-loss market value of $34400.00 and a loss in value calculated at 19.9%, the post loss value would be $27554.00 for a Diminished Value of $6846.00.
Page 5.

Rawls

In summary, the collision damages and subsequent repairs arising from this accident did result in a loss of value to this vehicle. Three of the four criteria applied by this appraiser were all confirmed, validating Diminished Value.

In closing, the IAS DV database of settlement outcomes based on resale confirmations has reached a statistically significant quantity. This database, in process since 2005 has provided an invaluable resource to post repair values, process and methodology from which to base these Diminished Value conclusions.

Thank you for the opportunity to be of service. Please feel free to contact my office if you have any further questions.

Sincerely,

Rob Marinelli
Owner, Insurance Appraisal Services

Enclosure
Report
DMV Value Code
Carfax
For Personal Use Only

CARFAX Vehicle History Report
An independent company established in 1986

Vehicle Information:
2014 FORD TAURUS SEL AWD
VIN: 1FAHP2H86EG182068
SEDAN 4 DO
3.5L V6 DIR DOHC 24V
ALL WHEEL DRIVE
Standard Equipment / Safety Options

No accident/damage reported to CARFAX
CARFAX 1-Owner vehicle
Regular oil changes
Personal vehicle
4,081 Last reported odometer reading

Worth $320 more than retail book value

This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 2/24/16 at 1:27:45 AM (EST). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool along with vehicle inspection and test drive, to make a better decision about your next used car.

Price Calculator

Adjusted value of the 2014 Ford Taurus SEL AWD, based on the information available in this report.

1) Retail Book Value
Enter retail book value here

2) CARFAX Price Adjustment

+$320

3) Adjusted Retail Value

Begin by entering the retail book value

This vehicle is worth more than average, based on information in this report.

Compare adjusted retail value to seller's asking price when making your decision.

Ownership History

Year purchased: 2014
Type of owner: Personal
Estimated length of ownership: 1 yr, 6 mo.
State or province: Washington
Estimated miles driven per year: 3,000

Last reported odometer reading: 4,081

https://www.carfax.com/report/1FAHP2H86EG182068
CARFAX Vehicle History Report for this 2014 FORD TAURUS SEL AWD, IFAH07862556

**Title History**
- Guaranteed: No Problem
- Guaranteed: No Problem

**Additional History**
- Total Loss: No total loss reported to CARFAX
- Structural Damage: No structural damage reported to CARFAX
- Airbag Deployment: No airbag deployment reported to CARFAX
- Odometer Check: No indication of an odometer rollback
- Accident / Damage: No accidents or damage reported to CARFAX
- Manufacturer Recall: A current list of recalls is available at Ford Motor Company
- Basic Warranty: Extended warranty estimated to have 18 months or 31,930 miles remaining, interested in an extended warranty?

**View** 1 customer rating on the vehicle

View other FORD TAURUS SEL AWD vehicles with FREE CARFAX Reports
View vehicles with free CARFAX Reports

**Detailed History**

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<th>Date</th>
<th>Mileage</th>
<th>Source</th>
<th>Comments</th>
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<td>15,000</td>
<td>NCB</td>
<td>Vehicle manufactured and shipped to original dealer</td>
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Low mileage!
This owner drove less than the industry average of 15,000 miles

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<tr>
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<th>Location</th>
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<td>Washington Motor Vehicle Dept. Spokane, WA Title #1FATP21H3EEX18256</td>
<td>Title issued or updated</td>
<td>First owner reported</td>
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<td></td>
<td></td>
<td>Titled or registered as personal vehicle</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Loan or lien reported</td>
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<td>10/01/2014</td>
<td>103</td>
<td>Gus Johnson Ford</td>
<td>Spokane Valley, WA 509-964-1000 gusjohnford.com</td>
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<td>Thrust angle alignment performed</td>
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<td>1,124</td>
<td>Wendle Motors</td>
<td>Spokane, WA 509-444-4400 wendle.com</td>
<td>Vehicle serviced</td>
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<td>4,001</td>
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<td>Vehicle color noted as Silver</td>
</tr>
</tbody>
</table>

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- **CARFAX Price Adjustment**
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**First Owner**
- When the first owner/tranfers a title to a Department of Motor Vehicles as proof of ownership.

**Ford or Lincoln Mercury Recall**

https://www.carfax.com/safety/recalls/1FAHP21H3EEX18256
CARFAX Vehicle History Report for this 2014 FORD TAURUS SEL AWD: 1FAHP2H66EG182566

The Ford Motor Company provides CARFAX with recall information regarding safety, compliance and emissions programs announced since 2000 for a specific vehicle. For complete information regarding programs or concerns about this vehicle, please contact a local Ford or Lincoln Mercury Dealer.

Ownership History
CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and sold solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to list it as such in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued
A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

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## Vehicle Dealer Temporary Permit Certificate of Fact for Address Verification

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<tr>
<td>WA</td>
<td>Rawls, Marky</td>
<td>907 W 16TH AVE</td>
<td>Spokane, WA</td>
<td>99203</td>
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<td>WA</td>
<td>509-230-9899</td>
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### Additional Information
- **Vehicle Information**
  - **Make**: Ford
  - **Model**: Taurus
  - **Year**: 2014
  - **VIN**: 1FAHP2H66E162356
  - **Plate Number**: 0652 A 88332

### Verification Process
- **Vehicle Dealer Temp. Permit**
  - **Issuing Authority**: Licencing
- **Acknowledged by**: Licencing

### Contact Information
- **Licencing**: Licencing
  - **Address**: 907 W 16TH AVE
  - **City**: Spokane
  - **State**: WA
  - **Zip Code**: 99203

### Legal Owner/Shareholder Information
- **Name**: RAWLS, MARKY

### Dealer's Report of Sale
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</tbody>
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### Signature
- **Notary Public**: Notary Public
  - **Name**: Mary Rawls
  - **Address**: Spokane
  - **Phone**: 509-230-9899

---

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March 23, 2015

VIA ABC MESSENGER

Jonathan Stubbs
6915 Lakewood Dr W Ste A4
Tacoma, WA 98467-3299

Re: Ashley Shaw v. Lawrence Canley Jr
King County Cause No. 14-2-26613-8 KNT

Dear Mr. Stubbs:

Enclosed for your consideration, please find the Report of Rob Marinelli which is Exhibit 13 to Defendant's Prehearing Statement of Proof which we indicated would be supplemented.

Sincerely,

Christine D. Wallace
Paralegal

CDW/cdw
Encl.
cc: Harold Carr (w/attachment)
Dear Ms. Lydon,

Thank you for the opportunity to review this case for Diminution of Value, for the loss occurring on June 6, 2013.

The specific scope of this assignment was to provide an opinion based on the letter provided to plaintiff and prepared by Mr. Jon Ikeyami, Used Car Manager of Doug's Lynnwood Mazda, regarding Diminished Value to Ms. Shaw's 2006 Suzuki Forenza.

By way of review this two owner, seven year old, used vehicle sustained rear impact. The corrective repairs billed out by Kimball's Auto Body were: $3437.81. The rear end damages caused in this loss were by collision repair standards, not overly labor intensive. The corrective repairs utilized reconditioned original factory Suzuki parts and the shop performed repairs using state-of-the-art, Chief and Data Liner Unibody frame bench and a Spies Hecker refinishing system. The shop followed I-CAR as well as Suzuki collision repair standards in the course of corrective repair.

Let me begin with my conclusions. First, the letter provided by Doug's Mazda contains information which is both false and inaccurate. Second, the corrective repairs performed on this vehicle did not result in diminished value. Third, given the age, mileage and
corrective repair, the value of this vehicle has likely been maintained and or increased rather than decreased.

This letter prepared by Mr. Ikegami states "in regards to the 2006 Suzuki Forenza which was in a recent accident, the current Car fax is now branded with unibody damage, depreciating 50% of book value to a possible buyer. Banks will not loan on the vehicle with unibody damage. The Kelly Blue Book value of the Forenza as of 6/21/2013 is $4,779. Due to the diminished value, the car would now be worth approximately $2,300.00."

With regard to this letter, let me start by saying this dealership does not specialize in Suzuki. This dealership specializes in Mazda’s, Hummers and Hyundai’s so their expertise with Suzuki’s is questionably limited. Contrary to statements made in his letter, the subject loss vehicle has a clean car fax and no branding whatsoever for unibody damage. The Car fax has been attached as proof that there is no branding on this publicly available report. The banks will loan on this vehicle since collision repairs have been properly performed and performed by a qualified collision repair facility. This was independently verified by two separate lenders including: BECU (Bellevue Branch) and Wells Fargo (Pine Lake Branch).

Mr. Ikegami concluded that this car had an adverse car fax with branded unibody damage resulting in 50% depreciation of the book value. Since we have learned that this is not the case, the used car manager invalidated his own material foundation for determining the loss of value of the subject car. Therefore, to conclude this is now worth $2,300.00 must be disregarded for lack of foundation.

Based on this appraiser’s experience, this vehicle did not sustain a loss in value as a result of the accident occurring on June 6, 2013.

The loss vehicle was seven years old at the time of loss, mileage was in excess of 121,000 miles and this vehicle was out of both dealer as well as manufacturers warranty. According to the damage estimate, this car has prior, unrelated damages to the front bumper, there were door dings on both the right and left sides of the vehicle, there were heavy rock chips to the hood and front end and the windshield was cracked necessitating replacement. The owner’s disinterest for repairs to these other areas could suggest that the current demand for DV for the rear collision is being selectively applied since these former uncorrected defects speak to the prior condition of this vehicle.

Further, the corrective repairs were performed by Kimball’s Auto Body in Tacoma, Washington. This shop has invested heavily in their physical plant and maintains the tools and equipment including state-of-the-art frame benches and downdraft refinish booths to properly repair vehicles. All of the technicians in this shop are highly trained and I-CAR certified, a distinction not held by every collision repair facility. Kimball’s auto body has been in business since 1956 and has strong roots in the Pierce County community. They are known for exceptional quality repairs and strict adherence to both I CAR as well as the manufacturer’s standards for collision repair.
Kimball's auto body was one of the absolute best choices to have corrective repairs performed on this vehicle. If there was any shop capable of restoring a vehicle back to its pre-loss state, Kimball's would rank as one of the top shops in the State of Washington. They enjoy a five-star yelp rating and an A+ Better Business Bureau ranking.

In addition to utilizing factory parts, this car was benched, measured and structurally pulled back into factory tolerances before any panel repairs were performed. The shop provides a 100% guarantee for repairs for as long as the owner retains the vehicle. Unlike, the dealer and the manufacturer, all parts and refinish warranties are voided after three years or 36,000 miles, Kimball's provides a limited lifetime warranty as a direct result of collision repair. As such, the argument could be made that these corrective repairs actually maintained and possibly improved the overall appearance which in turn improves the overall value, particularly given the unrepaired prior condition of this vehicle.

At the time of loss, this used vehicle was of the age and mileage limit where restorative events typically are required. These can include major mechanical, suspension, transmission even unibody repair. Therefore, corrective repairs such as were performed to the loss vehicle do not necessarily lower their value but in fact do maintain or even enhance the market value. The corrective repairs performed by Kimball's restored the performance, improved the physical appearance, the restored functional ability. Given that this vehicle had unrelated prior damages that have gone unrepaired, corrective repairs have comparatively improved the overall condition and marketability of this vehicle. If the state's definition of pre-loss condition includes restoration of performance, appearance, function and market value, this corrective repair meets all those criteria.

Based on this appraiser's experience, the merits of each diminished value claim must be viewed independently. The damages and corrective repairs were not significant; they were repaired by a highly qualified collision repair facility that used reconditioned factory parts. The corrective repairs were performed using state-of-the-art frame measurement and unibody alignment fixtures; the car was given a better warranty than any dealer or manufacturer.

This is an older car that is on the lower end of its economic life. Given the age, high mileage, expired warranty, absence of an adverse car fax, the corrective improvements resulting from this collision repair balanced against the prior unrelated, unrepaired damages have maintained the market value of this car.

I hereby certify that this report was personally published by me and that the contents contained herein are true and accurately represent my 20 years of experience performing property damage appraisals and evaluations.

Sincerely,

Rob Marinelli
Owner, Insurance Appraisal Services
Page 4.
Davidson-Shaw

Enclosures

Report
Car Fax
Doug's Lynnwood Mazda dealer letter
Kimbail's Auto Body
To Whom It May Concern:

This letter is in regards to the 2006 Suzuki Forenza which was in a recent accident. Due to this accident, the current CarFax is now branded with unbbody damage, depleting $2,014 of book value to a possible buyer. Books will not be on a vehicle with unbbody damage. The Kelley Blue Book value of the Forenza as of 05/21/2013 is $4,779.00. Due to diminished value, the car it would now be worth approx. $2,300.00.

Used Car Manager
Jon Hospel

[Signature]
For Personal Use Only

CARFAX Vehicle History Report
An independent company established in 1986

Vehicle Information:
2006 SUZUKI FORENZA
VIN: KL5JD666K374319
SEDAN 4 DR
2.0L L4 SR DOHC 16V
FRONT WHEEL DRIVE
Standard Equipment | Safety Options

- No accident/damage reported to CARFAX
- 2 Previous owners
- At least 1 open recall
- 16 Service records available
- 165,844 Last reported odometer reading
- $610 more than retail book value

This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 3/19/15 at 12:27:02 AM (EDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

CARFAX Price Calculator™
Adjust the value of this 2006 Suzuki Forenza based on the information available in this report.

1) Retail Book Value

Enter retail book value here

2) CARFAX Price Adjustment™

$ + $610

Above retail book value

3) Adjusted Retail Value

Begin by entering the retail book value

This vehicle is worth $610 more than average, based on information in this report.

Compare adjusted retail value to seller's asking price when making your decision.

CARFAX Ownership History

The number of owners is estimated

<table>
<thead>
<tr>
<th>Owner 1</th>
<th>Owner 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year purchased</td>
<td>2006</td>
</tr>
<tr>
<td>Type of owner</td>
<td>Personal</td>
</tr>
<tr>
<td>Estimated length of ownership</td>
<td>4 yrs. 7 mo.</td>
</tr>
<tr>
<td>Owned in the following states/provinces</td>
<td>Florida</td>
</tr>
<tr>
<td>Estimated miles driven per year</td>
<td>12,253/yr</td>
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</table>

March 18, 2015
<table>
<thead>
<tr>
<th>CARFAX Title History</th>
<th>Owner 1</th>
<th>Owner 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salvage</td>
<td>Junk</td>
<td>Rebuilt</td>
</tr>
<tr>
<td>Guaranteed</td>
<td>No Problem</td>
<td>Guaranteed</td>
</tr>
<tr>
<td>Not Actual Mileage</td>
<td>Exceeds Mechanical Limits</td>
<td></td>
</tr>
<tr>
<td>Guaranteed</td>
<td>Guaranteed</td>
<td></td>
</tr>
</tbody>
</table>

GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. Register | View Terms | View Certificate

<table>
<thead>
<tr>
<th>CARFAX Additional History</th>
<th>Owner 3</th>
<th>Owner 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not all accidents / issues are reported to CARFAX</td>
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<td></td>
</tr>
<tr>
<td>Total Loss</td>
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<tr>
<td>No total loss reported to CARFAX.</td>
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<tr>
<td>Structural Damage</td>
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<td>No structural damage reported to CARFAX.</td>
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<td>Airbag Deployment</td>
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<td>No airbag deployment reported to CARFAX.</td>
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<tr>
<td>Odometer Check</td>
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<tr>
<td>No indication of an odometer rollback.</td>
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<tr>
<td>Accident / Damage</td>
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<tr>
<td>No accidents or damage reported to CARFAX.</td>
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<tr>
<td>Manufacturer Recall</td>
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<tr>
<td>At least 1 manufacturer recall requires repair. Most recalls can be repaired free of charge.</td>
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<td>No Recalls Reported</td>
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<td>Basic Warranty</td>
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<tr>
<td>Warranty Expired</td>
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</table>

Tell us what you know about this vehicle

View other SUZUKI FORENZA vehicles with FREE CARFAX Reports

<table>
<thead>
<tr>
<th></th>
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<td>94,559 miles</td>
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March 18, 2015
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<th>Mileage</th>
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<td>Vehicle manufactured and shipped to original dealer</td>
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<td>04/25/2006</td>
<td>3</td>
<td>Bob Dance Automotive</td>
<td>Pre-delivery inspection completed</td>
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<td>Sanford, FL</td>
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<tr>
<td></td>
<td></td>
<td>407-322-1792</td>
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<td></td>
<td>bobdance.com</td>
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<td>Florida Motor Vehicle Dept.</td>
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<td>716-210-1213</td>
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<td>gencampbell.darkart.com</td>
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<td>Date</td>
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<td>Registration Issued or renewed</td>
<td>Titled or registered as</td>
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<td>08/05/2008</td>
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<td>06/08/2009</td>
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<td>09/08/2009</td>
<td>Mastro Imports</td>
<td>Transmission checked</td>
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<td>09/12/2009</td>
<td>Mastro Imports</td>
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<td>Throttle body replaced</td>
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<td>11/14/2009</td>
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<td>09/03/2010</td>
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<td>Serpentine belt replaced</td>
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<td>12/27/2010</td>
<td>Auto Auction</td>
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<tr>
<td>12/30/2010</td>
<td>Northwest MNI</td>
<td>Vehicle offered for sale</td>
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</tbody>
</table>

© 2015 Mastro Auto Group. All rights reserved. Florida Motor Vehicle Department. Vehicle history report. Vehicle history report is not a warranty. Vehicle history report is not a substitute for a vehicle inspection.
<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>03/10/2012</td>
<td>Washington Motor Vehicle Dept.</td>
<td>Registration issued or renewed</td>
</tr>
<tr>
<td></td>
<td>Tacoma, WA</td>
<td>Loan or lien reported</td>
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<tr>
<td></td>
<td>Title #1108819113</td>
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<tr>
<td>08/15/2012</td>
<td>American Suzuki Motors</td>
<td>Manufacturer recall/service bulletin issued</td>
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<tr>
<td></td>
<td></td>
<td>Recall (HL) FORENZA/RENO IP HARNESSHU</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Click here or call 1-800-934-0934 to locate an</td>
</tr>
<tr>
<td></td>
<td></td>
<td>authorized Suzuki dealership near you to obtain</td>
</tr>
<tr>
<td></td>
<td></td>
<td>more information about this recall</td>
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<td>11/21/2012</td>
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<td>Title #1108819113</td>
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<tr>
<td></td>
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<td>location</td>
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<td>03/23/2013</td>
<td>Washington Inspection Station</td>
<td>Passed emissions inspection</td>
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<td>AAMCO Transmissions</td>
<td>Vehicle serviced</td>
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<td>04/05/2014</td>
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<td></td>
<td>Brookings, OR</td>
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<td>04/08/2014</td>
<td>Washington Motor Vehicle Dept.</td>
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<td>Laketbay, WA</td>
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<td>Title #1108819113</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>location</td>
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<tr>
<td></td>
<td></td>
<td>Vehicle color noted as Blue</td>
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<tr>
<td>10/30/2014</td>
<td>Oil Can Henry's</td>
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<tr>
<td></td>
<td>Title #1108819113</td>
<td>Vehicle color noted as Blue</td>
</tr>
</tbody>
</table>

Print this CARFAX Report and take it to your pre-purchase inspection.

Tell us what you know about this vehicle.

Have Questions? Please visit our Help Center at www.carfax.com.

March 18, 2015
CARFAX Glossary

CARFAX Price Adjustment™
Accidents, service records, number of owners and many other history factors can affect a vehicle's value. The CARFAX Price Adjustment is a tool that analyzes millions of used car transactions to measure how the combination of all the information reported to CARFAX affects the value of a particular vehicle. The vehicle's retail book value plus the CARFAX Price Adjustment will give you a more accurate measure of the vehicle's value. Use this tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

First Owner
When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Manufacturer Recall
Automobile manufacturers issue recall notices to inform owners of car defects that have come to the manufacturer's attention. Recalls also suggest improvements that can be made to improve the safety of a particular vehicle. Most manufacturer recalls can be repaired at no cost to you.

New Owner Reported
When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.

Ownership History
CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued
A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

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Kero's Auto Brokers

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Covered by United States Patent Nos. 7,113,653; 7,778,041; 7,596,512; 8,000,823; 8,595,079; 8,506,648; 7,505,636.
3/19/15 12:27:02 AM (EDT)

March 16, 2015
WE ARE KIMBALL'S
CLICK HERE TO SEE WHO WE ARE

WE ARE KIMBA
CLICK HERE TO SEE OUR SERVICES
WE ARE KIMBA
WE CAN REPAIR YOUR TRUCK
SUBMIT AN ESTIMATE REQUEST
WE ARE KIMBA
About Kimball's Collision Center

We are a Collision Center located in Tacoma, Washington. We can revive your vehicle.

Who We Are

Making collision repair into a positive experience.

Kimball's family owned business has one mission - to build and maintain a caring relationship with you. We will do everything possible to make you feel welcome in our comfortable and modern 40,000 square foot state-of-the-art collision repair facility. Our experienced service professionals will treat you like family - and your vehicle as if it were our own.

What We Do

Making accident repair painless as possible.

Don't be stressed! Trust Kimball's Collision Center to relieve you of your Auto, RV, or Truck repair worry. Since 1956, we have gained a long list of satisfied clients who compliment us on our excellent craftsmanship and prompt collision repair turnaround. From accident scene to finished auto-body repair, we are your one-stop solution.
Serious Customer Service

Our collision service family has helped over 25,000 clients get back on the road safely. We promise a 100% satisfaction guarantee.

We are Tacoma's locally owned and family operated RV & auto body, unibody, structuring, and frame specialists. With over a 50 year reputation for quality collision repair, our ASC and ICAR certified technicians and staff have the experience and knowledge to steer you in the right direction.

Insurance Approved
Low Cost Rental Cars, Free Shuttle Service to Local Areas

Complete Auto Body Repair
Chief and Data-liner Uni-body Alignment, Expert Paint Matching with Spies Hecker Refinishing Systems
24 Hour Towing Service (253) 562-5080
Fenced storage for your vehicles safety.

ASE & I-CAR certified technicians

Lifetime warranty on labor, as long as you own your vehicle.
July 7, 2016

Law Office of Alice C. Brown
Mr. Parker D. Davidson
Attorney at Law
130 Nickerson St
Suite 305
Seattle, WA 98109

Claim Number: 41004190925
Our File Number S45721G
Vehicle: 2013 Jeep Grand Cherokee 4x4 Laredo
VIN: 1C4RJFAT1DC511138
DOL: 12/13/2015
Mileage: Unknown at time of loss

Caye V Taboada

Dear Mr. Davidson,

This confirms receipt of the assignment to assess the above-named claimant vehicle for Diminished Value, as a result of a collision loss that occurred on 12/13/2015.

The owners have moved out of area and scheduling conflicts precluded a post repair inspection prior to the preparation of this report. A post repair inspection will be scheduled if necessary prior to trial. If at that time, a post repair inspection necessitates alterations to this report, this appraiser reserves the right to make these changes without prejudice.

This report considered findings from several sources including but not limited to: all original and supplemental damage estimates, DMV reports, dealer quotes, CarFax, auction results, prior award settlements of comparable vehicles from the IAS database and finally Internet Market search of used collision repaired vehicles.

IAS has been performing Diminished Value (DV) assessments since 2005. Each of the outcomes has been carefully chronicled, allowing the opportunity to develop a statistically significant database of settlements based on actual resales of collision repaired vehicles. This database has provided an invaluable resource to post repair values, process and methodology from which to base these Diminished Value conclusions.
The State of Washington summarily defines Diminished Value as the difference in Fair Market Value (FMV), before the loss and then after the repair. The state however, provides no yardstick to measure the difference between these two values.

Fair Market Value being further defined as the retail amount for which real or personal property would be sold in a voluntary transaction between a buyer and seller, neither of whom is under any obligation to buy or sell.

In the absence of a well defined statutory definition which equally lacks methodology for quantifying Diminished Value (loss of value) and in an effort to provide context and some parametric criteria based on the states definition of DV, this appraiser has evolved over the year's four major criteria that have the greatest impact on the value of a collision repaired vehicle. Hence, confirmation of any one or all of the criteria can serve as foundation for a valid Diminished Value.

The Diminished Value approach developed by IAS, elements of which are now been modeled by other independent appraisers in Washington, consists of two distinct components. The first determines the validity of Diminished Value based on the following four criteria. If the validity is established then the second component is to determine the loss in value based on the pre to post value relationship.

To determine the validity of DV, the following four criteria are considered. These are:

Criteria 1.

The first criteria is whether or not the damages caused in the loss and subsequent corrective repairs restores a vehicle back to its pre-loss state without major alteration from it factory constructed configuration. This assumes no prior adverse history to the vehicle.

Criteria 2.

Second, do corrective repairs restore or maintain the pre-loss market value of the vehicle?

Criteria 3.

Third, is there accident confirmation on a publicly available report which will permanently follow the vehicle history throughout its operational life?

Criteria 4.

Fourth, based on the National Auto Association (NAAA) Structural damage policy, will mandated disclosure will be required as a result of damage to the frame or structural components, if this car is sold through dealer auction?
By way of review, this used, two year old, one owner vehicle was acquired new from Tom Matson Dodge on or about 12/29/2012.

The subject loss vehicle sustained damage to the front end of the vehicle. The damages necessitated the replacement of the front bumper assembly, grille, right headlamp, radiator support, AC condenser, radiator, power steering cooler, hood and right fender. There was minor repair only to the left fender and both aprons.

The repairs were performed by Paramount Center, Fife, Washington. This is a high end shop known for exceptional collision repairs and is the dealer approved body shop for Larson Jeep Chrysler as well as many high-end luxury dealerships in the Tacoma area. This shop maintains strict adherence to OEM factory as well as I-CAR collision repair standards and was an exceptional body shop choice for these corrective repairs.

The final amount charged out by the shop was $9862.16. The breakdown was: Parts $ 5734.77 (58%), Labor $ 3280.00 (33%). The remaining balance was Washington state sales tax. It is useful to note that all of the visible parts damaged in this loss have been replaced with new, factory Chrysler parts allowing for much greater visual appearance to factory.

Based on the four DV criteria the loss vehicle had the following outcome:

With respect to criteria one, the vehicle required replacement of front factory parts that no longer contain the factory VIN stamps. There was invasive repair to the radiator support with some minor repair to both apron assemblies. The replacement of the core support as disrupted the metallurgical properties of the adjacent structures as a result of heat, welding and grinding.

The repaired panels now have filler material that can shrink and warp over time. There are now multiple paint depths required to achieve the metallic, two stage refinsh and corrosion protective properties have now had to be hand applied as opposed to the immersion processes used at the factory.

Based on criteria number one, the appearance, functionality and usefulness have been restored through the collision repair and parts replacement. However, this vehicle has been altered from its original robotic factory construction.

With respect to criteria two, restoration back to pre-loss market value, the utility and usefulness have been restored, but all things being parity the only differentiable that separates a collision repaired vehicle is price. Based on criteria two, this vehicle was unable to be restored back to its full pre-loss market value. This collision event could impact re-sale options which would have otherwise been a non issue compared to an identical vehicle without collision history.

The Car Fax report validates that this is a one owner vehicle, acquired for personal use. The report is positive for a lien holder and negative for accident indicator. The warranty is now expired and there is at least one open recall campaign for this SUV. In spite of a
negative car fax, the damages are in excess of $500.00 As such, the owner is duty bound to disclose the collision damage if the car is sold or traded.

Finally, based on NAAA Structural Damage Policy, disclosure of the accident damage would be required. This important policy is intended to provide a dealer the historic background and collision history, so a buyer can make an informed purchase decision. This disclosure effectively eliminates arbitration to a seller in the event that a vehicle has substantial frame or unibody structural damage. In this case, the corrective repair to both aprons would necessitate disclosure.

The loss vehicle met three of the four criteria which based on this appraiser's experience, constitutes a loss in value to the subject vehicle as a result of this collision event.

**Diminished Value** is defined as the sudden and unforeseen loss in value of a vehicle as a result of it being involved in an accident and subsequently repaired. As previously discussed, The State of Washington recognizes that this measurement is the difference in **fair market value** before the loss and then after the repair.

Once the validity of a DV is established, the second component of the Diminished Value assessment is to analyze the pre to post loss value relationship in order to parallel the state's non specified criteria for determining Diminished Value.

**Since Fair market value (FMV)** is based on the monetary retail exchange between a non-compelled buyer and seller, both of whom have the relevant facts of the loss, the ideal source to measure the value loss is through confirmed retail sales and not by using: trade-in or buyback allowance, Georgia Formula 17c which considers individual rating modifiers for damage, mileage and age measured against a percentage of the retail value, or by simply taking the difference in the clean retail to rough trade-in/wholesale value which in the latter case is still nothing more than trade in value.

It is important to remember that trade-in value should not be confused with diminished value. Trade in is simply the amount of profit the dealership wishes to realize when they take possession of the owners vehicle. The trade-in amount has no bearing on Diminished Value, since the DV is based on a retail transaction. Trade in does have a direct bearing on the owners negotiating abilities.

Consumers acquire new and used vehicles as a retail transaction, so it stands to reason that collision repaired vehicles are acquired and sold the same way.

This is one of the primary reasons this appraiser utilizes resale's as the foundation for Diminished Value, as it a very measurable, very specific and very objective way to determine the differences between the pre-and post value of collision repaired vehicles.

To understand the pre to post fiscal relationship of the loss vehicle, the **pre-loss value** in this case was determined based on two sources.
These included: NADA guidebook value for the month and year of the loss. The second source was dealer quotes based on VIN build sheet. In the absence of a physical inspection to confirm equipment and condition, the pre-loss value may require revision post inspection.

The NADA value for December, 2015 assuming those features that decoded by VIN was determined to be: $27875.00.

The two dealers contacted were: AutoNation and Larson Dodge.

The dealers were provided the VIN in order to construct the build sheet. This provided a profile of the vehicle as delivered from the factory. Therefore, their opinions were based subject to inspection to verify equipment, condition and any other aftermarket equipment. The dealer take price after factoring age, depreciation and typical negotiating discounts were $27900.00 and $27850.00, respectively.

Based on the blended average of these sources, the pre-loss market value was determined to be $27875.00.

In order to apply more than one single reference point to measure the post loss value, data from several different sources were considered. The sources included:

1) Outcome awards from prior DV cases from the IAS database of identical or similar priced/equipped models whose foundation is derived from resale's of collision repaired vehicles

2) Actual or historic sales from non-franchise dealerships

3) Auction results from Mannheim division of "salvage, wrecks and tow's" for the look back period December 2015 and

4) Internet Market search of collision repaired vehicle

The post loss value measures the discount off of the retail value of a non damaged model required to affect a sale. This method is efficient and allows for quick mathematical revision of the loss in value in the event that the pre-loss market value is in dispute.

The results of these collective post value resources were as follows:

The IAS database returned with one comparably equipped and price 2013 Nissan Pathfinder with similar frontal damage. The discount off of the none damaged retail value was 14.3%. There was a second 2013 Grand Cherokee, but it was the Limited and not the Laredo model. The discount off of this was 14.8%.
Cavis v Taboada

The two secondary dealers contacted were: Del Sol Motors and Elliot Auto Brokers. Only one dealer had a resale of a similar model during the first quarter, 2016. The discount from non damaged retail followed the national average (based on the national Internet comparables) of 14.3%.

There were no auction results for the look back period of December 2015.

Finally, a nationwide search returned with 14 comparables, three of which were in the western region. The national search was conducted to look at dealer pricing behaviors in order to assess its relevance based on sales and settlements which have their foundation from sales within the western US.

Assuming the pre-loss market value was constant and factoring the dealer pricing, the change in value off the retail value of a non damaged vehicle nationally was 14 %, with the western region being slightly higher at 20%.

However, when compared to prior award settlements and dealer resales, the Washington market more closely aligns with the national average.

Based on the blended results of the post loss valuation sources, with the greatest consideration given the prior settlement awards, secondary resale's and the national change in value, the average discount required to affect a sale on a vehicle similar to the subject loss unit was determined to be 14.4%.

Assuming a pre-loss market value for this two year old, one owner vehicle is $27875.00 and a discount of 14.4% required completing a sale; the post loss value would be $23861.00 for a Diminished Value of $4014.00.

In summary, the collision damages and subsequent repairs arising from this accident did result in a loss of value to this vehicle above and beyond typical depreciation due to age and mileage.

Thank you for the opportunity to be of service.

I hereby certify that I have personally prepared this independent research and have solely authored its contents.

Sincerely,

Rob Martelli
Owner/Appraiser
Insurance Appraisal Services

Enclosures

Report
Damage Estimate
Carfax
NADA Value
Internet Market Search – Collision Repaired 2013 Jeep Laredo
Car Fax Comparable Listings
**PARAMOUNT CENTRE**

"Your luxury certified repair facility"

6005 12TH ST. E, FIFE, WA 98424

Phone: (253) 896-4400

FAX: (253) 896-1333

---

**Preliminary Supplement 1 with Summary**

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**Inspection Locations**

PARAMOUNT CENTRE

6005 12TH ST. E

FIFE, WA 98424

**Repair Facility**

(253) 896-4400 Business

---

**VEHICLE**

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**TRANSMISSION**

Automatic Transmission

4 Wheel Drive

**POWER**

Power Steering

Power Brakes

Power Windows

Power Locks

Power Mirrors

Heated Mirrors

**DECOR**

Dual Mirrors

Body Side Moldings

Privacy Glass

---

Rearview/Console

Overhead Console

CONVENIENCE

Air Conditioning

Intermittent Wipers

Tilt Wheel

Convenience Controls

Rear View Mirror

Keyless Entry

Message Center

Stowing Wheel Touch Controls

Rear Window Wiper

Telescopic Wheel

Climate Control

---

RADIO

AM Radio

FM Radio

Stereo

Search/Seek

CD Player

Auxiliary Audio Connection

SAFETY

Drivers Side Air Bag

Passenger Air Bag

Anti-Lock Brakes (4)

4 Wheel Disc Brakes

Traction Control

Stability Control

---

Front Side Impact Air Bags

Head/Curtain Air Bags

Pre Collision

SEATS

Cloth Seats

Bucket Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

OTHER

Fog Lamps

Rear Spoiler

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1/25/2016 10:41:22 AM 093521
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## Preliminary Supplement 1 with Summary

Customer: CAYS, RICHARD  
Job Number: 21872

Vehicle: 2013 JEEP GRAND CHEROKEE WHA LAREDO 4D UTV 8-5.7L-FI WHITE

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|        |       |       | 40.7    |
|        |       |       | 24.5    |

**SUBTOTALS** | 5,097.77 | 40.7 | 24.5 |
### Preliminary Supplement 1 with Summary

**Customer:** CAYS, RICHARD  
**Job Number:** 21872  
**Vehicle:** 2013 JEEP GRAND CHEROKEE 4X4 LAREDO 40 UTV 8-5.7L-FI WHITE

#### SUPPLEMENT SUMMARY

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**Preliminary Supplement 1 with Summary**

**Customer: CAYS, RICHARD**

**Job Number: 21872**

Vehicle: 2013 JEEP GRAND CHEROKEE 4X4 LAREDO 4D UTV 8-5.7L-FI WHITE

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**Cumulative Effects of Supplement(s)**

Estimate: 5,926.97

Supplement 501: 3,926.97

**Job Total:** $9,853.19

**INSURANCE PAY:** $9,853.19

IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.
2013 JEEP GRAND CHEROKEE LAREDO VIN: 1C4RJFAT1DC511138

Vehicle Information:

- 4 DOOR WAGON/SPORT UTILITY
- 5.7L V8 OHV 16V
- 4 WHEEL DRIVE

CARFAX Vehicle History Report

- No accident/damage reported to CARFAX
- 1 CARFAX 1-Owner vehicle
- At least 1 open recall
- 3 Service history records

Ownership History

- Year purchased: 2013
- Type of owner: Private
- Estimated length of ownership: 3 years
- Owned in the following states/provinces: Washington
- Estimated miles driven per year: 10,967/yr
- Last reported odometer reading: 32,781

Title History

- Owner 1
- Guaranteed: No Problem
- Guaranteed: No Problem
- Salvage: No
- Junk: No
- Rebuilt: No
- Fire: No
- Flood: No
- Hail: No
- Lemon: No
- Not Actual Mileage: No
- Exceeds Mechanical Limits: No

Guaranteed - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. Register | View Terms | View Certificate

https://www.carfax.com/vehicleresults/1C4RJFAT1DC511138

June 06, 2016
CARFAX Additional History

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<tr>
<td>Structural Damage</td>
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<tr>
<td>Airbag Deployment</td>
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<td>Odometer Check</td>
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<td>Accident / Damage</td>
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<td>Interested in an extended warranty?</td>
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Tell us what you know about this vehicle

View vehicles with free CARFAX Reports

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<th>Model:</th>
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Show Me Now

CARFAX Detailed History

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<th>Source:</th>
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https://www.carfax.com/show_card_report/1C4RJFAT1DC511139

June 06, 2015
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<td>1010 Chrysler Jeep 2010 Grand Cherokee 1C4RJFAT6DC511138</td>
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<td>02/11/2016</td>
<td>Manufacturer Safety recall issued</td>
<td>FCA US LLC</td>
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<td>Engine/powertrain computer/module checked</td>
<td>Larson Chrysler Jeep Dodge of Puyallup Puyallup, WA 253-845-1725 larsonautomotivegroup.com</td>
<td>1010 Chrysler Jeep 2010 Grand Cherokee 1C4RJFAT6DC511138</td>
</tr>
</tbody>
</table>
Tell us what you know about this vehicle

Have Questions? Please visit our Help Center at www.carfax.com.

**CARFAX® Glossary**

First Owner
When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Manufacturer Recall
Automobile manufacturers issue recall notices to inform owners of car defects that have come to the manufacturer’s attention. Recalls also suggest improvements that can be made to improve the safety of a particular vehicle. Most manufacturer recalls can be repaired at no cost to you.

Ownership History
CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide an estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle’s estimated ownership history.

Title Issued
A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

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Covered by United States Patent Nos. 7,113,833; 7,777,841; 7,589,512; 8,000,823; 8,595,075; 8,608,645; 7,506,838.
6/3/16 5:47:27 PM (EDT)
Vehicle Information

Vehicle: 2013 Jeep Grand Cherokee Utility 4D
        Laredo 4WD 5.7L V8
Region: Pacific Northwest
Period: December 13, 2015
VIN: 1C4RJFAT1DC511138
Mileage: 42,500
Typically Equipped MSRP: $39,685

NADA Used Cars/Trucks Values

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Selected Options

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NADA Used Cars/Trucks measures are provided by in its entirety by any consumer, to the extent permitted by applicable law. For more information, visit NADA.com.
### Market Comparables: Collision Repaired 2013 Jeep Grand Cherokee Laredo

Claim Number: 41004190925

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<th>Price</th>
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- National % Change in Value: 14%
- % Value change Western Region: 20%

DV based on National Avg: $3,903.00
DV based on Western Region: $5,376.00
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG0DC631743

$23,790
Miles: 28,555

Dealer Information
Easterns Automotive Group
7916 Pulaski Hwy
Rosedale, MD 21237-2714
Call: 1-855-648-5668

25th Easterns

Vehicle Information
Exterior Color: White
Engine: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 16/23


July 10, 2016
Seller Description

Jeep vehicles are known for being some of the most trustworthy cars on the road. CARFAX 1 owner and buyback guarantee. This Vehicle has less than 29k miles! Save at the pump! 23 MPG Hwy. Big grins! 4 Wheel Drive never get stuck again! Safety equipment includes: ABS Traction control Curtain airbags Passenger Airbag Front fog/driving lights... Other features include: Power locks Power windows Auto Front air conditioning zones - Dual Air conditioning... CARFAX 1 owner and buyback guarantee. We will be glad to transport any car free of charge to our dealership locations in Manassas Temple Hills Hyattsville Laurel or Baltimore.

Disclaimer

*Features and options are descriptive of what can be expected on the vehicle. Actual options should be verified by the customer and dealer. Price may exclude state and local taxes or any freight or dealer processing charges of $60.0. Please contact this dealer to confirm price and vehicle availability. Current mileage may vary due to test drives and vehicle relocation.

CARFAX Vehicle History is based only on information supplied to CARFAX. CARFAX Vehicle History information on this page is current as of 07/10/19 at 08:03:00 AM (CDT). The CARFAX Vehicle History Report for the vehicle may contain more current information. Other information about the vehicle, including problems, may not have been reported to CARFAX. Use the CARFAX Vehicle History as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car. Vehicle descriptions and details on this page may have been provided, in part or entirely, by the seller or its agent. CARFAX does not verify these descriptions and details, and is not responsible for the accuracy of the information. Please refer to the CARFAX Terms of Use for further information.
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG4DC653101

$24,587
Miles: 33,104

Dealer Information
Dan Cummins Chevrolet Buick
1020 Martin Luther King Jr Blvd
Paris, KY 40361-2210
Distance from ZIP 97035: 2021 mi
Call: 1-859-469-6500

Vehicle Information
Exterior Color: Black
Engine: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel

Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 18/23


July 10, 2016
Seller Description

3 month/4000 mile warranty and POWERTRAIN FOR LIFE (see details below). Just 32,000 miles. Navigation. Sunroof. Leather bucket seats. Color touch-screen entertainment center with AM-FM-XM Ready-CD-Rear Vision Camera-Aux and on wheel controls. Cruise control. Power windows, locks and mirrors. Fold-down second row seats with 60/40 split. Tinted windows. Chrome grille and exterior trim. Roof rack-ready. Goodyear Fortera tires with 10-spoke Jeep wheels. THIS VEHICLE HAS BEEN INSPECTED by our ASE technicians who performed a lube and oil change, replaced the brake pads and rotors, rotated the tires, and filled the tires with nitrogen for stability. Financing important to your buying decision? Good or bad credit profile? No matter! Dan Cummins has a full arsenal of bank lending options to help you arrange the payment that fits your budget. We'll save you money at every turn and earn your business for years to come.

POWERTRAIN FOR LIFE at no extra charge! We guarantee the Engine, Transmission and Drive Axle on this vehicle for Unlimited Time and Unlimited Mileage FOR ADDED PEACE OF MIND, this vehicle comes with a 3 month or 4,000 mile warranty. This covers electrical, AC, Suspension, and much more... That's in addition to the Lifetime Powertrain. THIS VEHICLE qualifies for CARFAX Buyback Guarantee. And our dealership is 5 Star Rated (out of 5 Stars) by CARFAX customers. our dealership in Paris, KY has the best price and value combination in the marketplace. And best of all, you'll love your no-hassle purchase experience. Over 600 vehicles available! See additional info. Drive to Paris and find out why people have been buying their vehicles from our family since 1955.

Disclaimer

Features and options are descriptive of what can be expected on the vehicle. Actual options should be verified by the customer and dealer.

Price may exclude tax, title, tags, government fees, any emissions testing charges, and any finance charges (if applicable). Unless otherwise stated separately in the vehicle details, price does not include processing, administrative, closing or similar fees. Please contact this dealer to confirm that this vehicle is still available. Current mileage may vary due to test drives and vehicle relocation.

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http://www.cargurus.com/Vehicles/print/57174646681034543

July 10, 2016
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG4DC641109

$24,500
Miles: 18,593

Dealer Information
Performance Chrysler Dodge Jeep
Ram
2815 Stratford Rd
Delaware, OH 43015-2951
Distance from ZIP 97035: 2019 mi
Call: 1-740-251-5450
Carfax Dealer Since 2015

Carfax Dealer Since 2015

Vehicle Information
CPO, Jeep Certified
Body Style: SUV
Exterior Color: Black
Engine: 8 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
MPG City/Hwy: 16/23

http://www.carfax.com/vehicles/print/14533145550180617102
July 10, 2016
Seller Description

BLUE TOOTH, FACTORY CERTIFIED, ONE OWNER, PASSES STATE INSPECTION, RECENT TRADE IN, REMAINDER OF FACTORY WARRANTY, and SERVICE RECORDS AVAILABLE. Don't miss out on buying this good-looking 2013 Jeep Grand Cherokee. This Grand Cherokee engine never skips a beat. It's nice being able to slip that key into the ignition and not having to cross your fingers every time. This SUV is nicely equipped with features such as BLUE TOOTH, FACTORY CERTIFIED, ONE OWNER, PASSES STATE INSPECTION, RECENT TRADE IN, REMAINDER OF FACTORY WARRANTY, and SERVICE RECORDS AVAILABLE. A contender for Automobile Magazine 2011 Automobile of the Year. Jeep Certified Pre-Owned means you not only get the reassurance of a 3Mo/3,000Mile Maximum Care Limited Warranty, but also up to a 7-Year/100,000-Mile Powertrain Limited Warranty, a 125-point inspection/reconditioning, 24/7 roadside assistance, rental car benefits, and a complete CARFAX vehicle history report.

Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAGXDC502182

$24,488
Miles: 35,102

Vehicle Information
Exterior Color: Red
Engine: 6 Cyl
Transmission: Automatic
Body Style: SUV

Drive Type: 4WD
Fuel: Flexible-Fuel
MPG City/Hwy: 16/23

http://www.carfax.com/vehicles/print/704578627566621305

July 10, 2018
Disclaimer

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http://www.carfax.com/vehicles/print/7045798279900921305

July 10, 2016
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG1DC544370

$22,995
Miles: 46,905

Dealer Information
Charlie's Dodge Chrysler Jeep
725 Illinois Ave
Maumee, OH 43537-1711
Distance from ZIP 97035: 1855 mi
Call: 1-419-330-5075
Carfax Dealer Since 2006

Vehicle Information
Exterior Color: Silver
Engine: 6 Cyl
Transmission: Automatic

Drive Type: 4WD
Fuel: Flexible-Fuel
Body Style: SUV
MPG City/Hwy: 18/23

http://www.carfax.com/vehicles/print/2138463354223898542
July 10, 2016
Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG9DC545010
$24,999
Miles: 36,319

Vehicle Information
Exterior Color: Gray
Engines: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 16/23
Seller Description

ONE OWNER! 4X4! POWER SEAT! ALLOY WHEELS! ABS brakes, Alloy wheels, Compass. Electronic Stability Control, Front dual zone A/C, Heated door mirrors, Illuminated entry, Low tire pressure warning, Remote keyless entry, and Traction control. Thank you for taking the time to look at this handsome 2013 Jeep Grand Cherokee. Jeep Certified Pre-Owned means you not only get the reassurance of a 3Mo/3,000Mile Maximum Care Limited Warranty, but also up to a 7-Year/100,000-Mile Powertrain Limited Warranty, a 125-point inspection/reconditioning, 24/7 roadside assistance, rental car benefits, and a complete CARFAX vehicle history report. The quality of this great Grand Cherokee is sure to make it a favorite among our educated buyers. Consumer Guide praises Grand Cherokee for its ride, handling and quietness. Ed Martin Auto Group brings their expertise to Chrysler Jeep Dodge in Anderson!

Disclaimer

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CARFAX Vehicle History is based only on information supplied by CARFAX. CARFAX Vehicle History information on this page is current as of 07/10/16 at 09:05:00 AM (CDT). The CARFAX Vehicle History Report for the vehicle may contain more current information. Other information about the vehicle, including problems, may not have been reported to CARFAX. Use the CARFAX Vehicle History as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car. Vehicle descriptions and details on this page may have been provided, in part or entirely, by the seller or its agent. CARFAX does not verify these descriptions and details, and is not responsible for the accuracy of the information. Please refer to the CARFAX Terms of Use for further information.
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG5DC640986

$26,899
Miles: 24,017

Dealer Information
Ed Martin Chrysler Dodge Jeep Ram
2109 E 53rd St
Anderson, IN 46013-3103
Distance from ZIP 97035: 1899 mi
Call: 1-844-449-0539
Carfax Dealer Since 2012

Vehicle Information
CPO: Jeep Certified
Body Style: SUV
Exterior Color: Red
Engine: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
MPG City/Hwy: 16/23

http://www.carfax.com/vehicles/print/823051700730075508
July 10, 2015
Seller Description

LOW MILES! ONE OWNER! 4X4! POWER SEAT! E PACKAGE! GREAT COLOR COMBO! In a class by itself! Real Winner! Come take a look at the deal we have on this fantastic 2013 Jeep Grand Cherokee. Named a 2013 AutoPacific Vehicle Satisfaction Award winner. Jeep Certified Pre-Owned means you not only get the reassurance of a 3Mo/3,000Mile Maximum Care Limited Warranty, but also up to a 7-Year/100,000-Mile Powertrain Limited Warranty, a 125-point inspection/reconditioning, 24/7 roadside assistance, rental car benefits, and a complete CARFAX vehicle history report. This superb Jeep is one of the most sought after used vehicles on the market because it NEVER lets owners down. Ed Martin Auto Group brings their expertise to Chrysler Jeep Dodge in Anderson!

Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJEAG3DC621167

$23,988
Miles: 27,850

Dealer Information
Nyle Maxwell Chrysler Dodge Jeep
14150 US Highway 79
Taylor, TX 76574-4606
Distance from ZIP 78935: 1708 mi
Call: 1-855-641-8947

Carfax Dealer Since 2010

Vehicle Information
Exterior Color: Silver
Engine: 6 Cyl
Drive Type: RWD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 17/23

http://www.carfax.com/vehicles/print/23333903071995074140
July 10, 2016
Seller Description

You NEED to see this SUV! Real Winner! This super successful SUV gives crossovers good reason to cry! Built on very solid footing. AutoWeek magazine calls the Grand Cherokee comfortable, luxurious and a pleasure to drive. Please contact the Nyle Maxwell Taylor Internet Department. Have peace of mind with your pre-owned vehicle purchase with all of our vehicles previously inspected by our ASE certified mechanics before sale! To check availability or schedule an appointment please contact: Nyle Maxwell Taylor Internet Department.

Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG4DC581039

$24,747
Miles: 44,685

Dealer Information
Staunton Chrysler Dodge Jeep Ram
907 W Frontage Rd
Staunton, IL 62088-4381
Distance from ZIP 62035: 1730 mi
Call: 1-618-681-6020

Carfax Dealer Since 2015

Vehicle Information
Exterior Color: Black
Engine: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 16/23

http://www.cargurus.com/carfax/1C4RJFAG4DC581039

July 10, 2019

Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG9DC630395

$25,474
Miles: 26,819

Dealer Information
Kunes Country Chevrolet Buick GMC
1231 E Geneva St
Delavan, WI 53115-2002
Distance from ZIP 97035: 1697 mi
Call: 1-262-421-7840
Carfax Dealer Since 2016

Vehicle Information
Exterior Color: White
Engine: 6 Cyl
Drive Type: 4WD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 16/23


July 10, 2010
Seller Description

SIRIUSXM RADIO and BLUETOOTH! Take a look at this terrific Carfax ONE OWNER Jeep Grand Cherokee! Tons of great features, including but not limited to 4-Wheel Disc Brakes, Fully automatic headlights, Steering wheel mounted audio controls, and Traction control. Looking for an amazing value on a terrific 2013 Jeep Grand Cherokee? Well, this is it! Have one less thing on your mind with this trouble-free Grand Cherokee. A contender for Automobile Magazine 2011 Automobile of the Year. We get it, you want it all. All-season capability, great cargo room and passenger space. Thank goodness we have this Jeep Grand Cherokee for sale! It’s the perfect vehicle for you! What’s that? You’re already on your way here? Great, see you in a few minutes :) Find out why our dealerships have won DEALER OF THE YEAR a whopping 10 TIMES! Call, email, or live chat with one of our friendly sales professionals now to schedule your test drive!

Disclaimer

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2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG5DC641779

$25,588
Miles: 41,546

Dealer Information
Keystone Chevrolet
8700 Charles Page Blvd
Sand Springs, OK 74063-8504
Distance from ZIP 97035: 1524 mi
Call: 1-855-697-6851

Carfax Dealer Since 1999

Vehicle Information
Exterior Color: Black
Engine: 8 Cyl
Fuel: Flexible-Fuel

Transmission: Automatic
MPG City/Hwy: 16/23

Body Style: SUV
41,540 Last reported odometer

Accident / Damage reported
CARFAX 1-Owner vehicle
At least 1 open recall
8 Service history records
Personal lease vehicle
Seller Description

Thank you for visiting another one of our dealership's online listings! Please continue for more information on this 2013 Jeep Grand Cherokee Laredo with 41,538 miles. This 2013 Jeep Grand Cherokee comes with a CARFAX Buyback Guarantee, which means you can buy with confidence. This Jeep Grand Cherokee offers all the comforts of a well-equipped sedan with the utility you demand from an SUV. At home in the country and in the city, this 2013 4WD Jeep Grand Cherokee Laredo has been wonderfully refined to handle any occasion. Smooth steering, superior acceleration and a supple ride are just a few of its qualities. You can tell this 2013 Jeep Grand Cherokee has been pampered by the fact that it has less than 41,538 miles and appears with a showroom shine. More information about the 2013 Jeep Grand Cherokee: The Grand Cherokee has proven itself the premiere luxury SUV for 20 years. The newest Grand Cherokee builds on that tradition by offering civilized highway driving as well as the equipment to make a credible show off-road. The base Laredo 2-wheel drive starts at just under $28,000 and comes very well-equipped. The top-of-the-line SRT8's all-wheel-drive on-road performance rivals that of the Porsche Cayenne Turbo, but for half the price. This model sets itself apart with high-performance SRT variant, powerful engine lineup, luxurious interior, and True, proven off-road prowess.

Disclaimer

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http://www.carpfax.com/vehicleprint/1G4RJFAG5DC641771
July 10, 2016
2013 Jeep Grand Cherokee Laredo
VIN: 1C4RJEAG2DC569434

Miles: 46,721

$21,552

Dealer Information
Premier Chrysler Jeep
777 W Orangefrithpe Ave
Placentia, CA 92870-6824
Distance from ZIP 97035: 838 mi
Call: 1-844-242-5688

Carfax Dealer Since 2014

Vehicle Information
Exterior Color: N/A
Engine: 6 Cyl
Drive Type: RWD
Fuel: Flexible-Fuel
Transmission: Automatic
Body Style: SUV

MPG City/Hwy: 17/23

http://www.carfax.com/vehicles/print/5442779145802502332

July 10, 2016
Seller Description

Jeep Certified. Why pay more for less? Isn’t it time for a Jeep!? “Fast & Easy Car Buying” Don’t pay too much for the beautiful SUV you want...Come on down and take a look at this fantastic 2013 Jeep Grand Cherokee. Jeep Certified Pre-Owned means you not only get the reassurance of a 3Mo/3,000MIle Maximum Care Limited Warranty, but also up to a 7-Year/100,000-Mile Powertrain Limited Warranty, a 125-point inspection/reconditioning, 24/7 roadside assistance, rental car benefits, and a complete CARFAX vehicle history report. A contender for Automobile Magazine 2011 Automobile of the Year. Roomy cabin. We are committed to building a stronger community. Premier Automotive Group is proud to be able to sponsor many philanthropic efforts both abroad and at home. Our dealership can only be as strong as the community around us. We believe in making the world around us a better place and we do this by donating a portion of our sales and volunteering our time to local charities that serve our communities. Sales Price does not include dealer installed products, $1000 for Glasscoat and $1000 for Skylink.

Disclaimer

Premier Chrysler Jeep

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Plus government fees and taxes, any finance charges, any dealer document processing charge, any electronic filing charge, and any emission testing charge. Please contact dealer to confirm price and vehicle availability. Current mileage may vary due to test drives and vehicle relocation.

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2014 Jeep Grand Cherokee Laredo
VIN: 1C4RJFAG6EC477900

$28,495
Miles: 22,927

Vehicle Information
Exterior Color: Silver
Engine: 6 Cyl
Fuel: Gasoline
Transmission: Automatic
Body Style: SUV
MPG City/Hwy: 17/24

http://www.carfax.com/vehicles/print5465511804344939286

July 10, 2018
Seller Description


Disclaimer

Stevens Creek Chrysler Jeep Dodge

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2014 Jeep Grand Cherokee Laredo
VIN: 1C4RJEAG1EC472467

$21,153
Miles: 49,948

Vehicle Information
Exterior Color: Black
Drive Type: RWD
Transmission: Automatic
Body Style: SUV
Engine: 8 Cyl
Fuel: Gasoline
MPG City/Hwy: 17/25

Dealer Information
Mullinax Ford of Olympia
1925 Cooper Point Rd Sw
Olympia, WA 98502-1152
Distance from ZIP 97035: 112 mi
Call: 1-855-758-8157
Carfax Dealer Since 2014

CARFAX Snapshot

- Accident / Damage reported
- 2 Previous owners
- At least 1 open recall
- 1 Service history record
- Types of owners: Rental, Personal
- 49,948 Last reported odometer

No Hassle, No Fees

http://www.carfax.com/vehicles/print-8428532897983457265
July 10, 2016
Seller Description

"Mullinax Certified Pre-Owned" Laredo, Auxiliary Audio Input Jack, USB Port, Power Driver Seat, A/C, Power Windows, Power Locks, Cruise Control, 17 Alloy Wheels. Brilliant Black Crystal exterior with Black Cloth interior. This 2014 Grand Cherokee Laredo has been through a 110-Point Inspection and comes with a 12-Month/12,000-Mile Powertrain Limited Warranty (ask for details), 2-Month Broad Component Protection (ask for details), Trip Interruption Coverage, Rental Vehicle Coverage and 24-Hour Roadside Assistance. We Want Your Trade... No Hassle, No Haggle. Up Front Pricing - A NEW Stress Free Way of Purchasing a Vehicle!

Disclaimer

Features and options are descriptive of what can be expected on the vehicle. Actual options should be verified by the customer and dealer.

A documentary service fee in an amount up to one hundred and fifty dollars may be added to the sale price or the capitalized cost of a vehicle.

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Hi Dan,

Here is today’s update.

v/r Craig

-------- Original Message --------
Subject: Re: Handwerk  Haurys vehicle Inspection
From: IASBellevue@aol.com
Date: Jan 6, 2016, 8:29 AM
To: mike@harberappraisal.com
Mike,

I am touching bases with you on this.

Pacific Auto body has agreed to act as umpire and provide an independent assessment of the re-repairs. Like Haurys is for Seattle Mini, Pacific is the go to approved shop for Nissan Leaf. So you can see why this would be an excellent choice to have the defacto experts provide a professional opinion as to the scope of re-repairs. We should be able to agree on the repairs using this impartial third party since Mr. Butler refuses without cause, to let IAS inspect this vehicle.

Once the owner settles up what he may owe Haurys for storage, I can let Geico know what balance they have for setup measure and teardown since those were the only charges they authorized Haurys to perform.

Please advise when your client will be ready to move forward with this plan.

Thank you

Rob Marinelli

In a message dated 12/21/2015 3:09:42 P.M. Pacific Standard Time, mike@harberappraisal.com writes:

Rob

The more you say the more its apparent you don’t understand what you are talking about.

The fact is there is no right of appraisal under a 3rd party claim. Yes I have used the services of an Umpire on many claims. But only on 1st party claim where there is that right by contact.

What is your independent adjuster WAOIC license number as issued by the State?
Mike Harber, AIC
Licensed Public Adjuster
Harber Appraisal

(253) 474-0967 / fax (888) 473-3101
3822 S Union Ave, Suite C
Tacoma, WA 98409
mike@harberappraisal.com

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From: IASBellevue@aol.com [mailto:IASBellevue@aol.com]
Sent: Monday, December 21, 2015 11:49 AM
To: mike@harberappraisal.com
Cc: CCaswell@gelco.com
Subject: Re: Handwerk Haurys vehicle inspection

Mike,

I think its important to get a fact check.

In a message dated 12/21/2015 9:40:32 A.M. Pacific Standard Time, mike@harberappraisal.com writes:

Mr. Marinelli

I believe you have stepped over the line!
Who gave you the right or authority to contact my client directly?

Mr. Handwerk is not interested in having another incomplete repair because you or GEICO wants to get an "agreed cost of repair". The final cost of the repair is the evidence of the cost not some amount you or I negotiate prior to the repair itself.

First, it is a reasonable request to have the carriers appraiser/representative, just like its reasonable for the Handwerks to have you provide a professional opinion as to the re-repair. The final cost of repair is just that, a final cost of repair, but there is a thing called judgment that has to occur first so you can reach the final repair cost. That judgement comes when the repair plan is determined. Up to this point, requests to determine those repairs have been denied, except for the repair estimate written by Haurys.

Let me explain the relationship in this claim that GEICO has to Mr. Handwerk, as you are a bit confused. They have none! They have a responsibility to their insured that damaged Mr. Handwerk's property and injured his person. GEICO has no right of appraisal, nor do they have the right to dictate this repair. So for you to tell my client he now has to pay for the cost of an Umpire is totally bogus, and you are giving false information that you have no right to give.

If memory serves me, you have used umpires many many times and I do not believe that a one of them works pro bono, so I do not see how this information is false and bogus.

Remember, the reason I am being retained is because you and Haurys have already dictated the repair for which Geico is in dispute. I have not seen the prior repairs or the proposed repair plan to say one way or another if it appears reasonable. So in essence it is the proposed repair plan generated by you and Haurys that has triggered this request for review. If that is not dictating a repair plan then I guess I am confused.

I would also add that at anytime the Handwerks do have the option of going through their own carrier and avoiding the steps that the adverse carrier is requesting.

Mr. Handwerk choose Haurys because of their reputation for the quality of their work. Statements to my client are malicious with intent to blacken and defame the reputation of Haurys Lake City Collision. I will discuss with my client if he would like to share your statements with Haurys and what action they may want to take against you personally.

Fact, Haurys is withholding inspection with for no reasonable cause. They are also going to charge storage and other operations fees. What part of this information is false? I am not the only competent appraiser that has been withheld inspection privileges in this shop. There is no other way to view this as being biased and prejudice against competent and level handed appraisers. I would be very cautious about making statements as to whose reputation is being "blackend and defamed" and I am prepared to prove this statement on many levels.
It is my understanding Mr. Handwerk is in the process of retaining the service of an attorney. I will discuss with him if you actions and written statements are actionable.

That too is his option and it is reasonable. At the risk of repeating myself, I was retained because the repair plan submitted to make corrective post repairs seemed out of line based on Geicos material damage review. Any reasonable shop would have allowed the post repair inspection to occur in order to affirm, dispute, discuss and agree on the repair defects and subsequent action plan to correct the defects. Instead, it is met with unnecessary resistance, hostility and yes conflict from this particular shop. In the end, the Handwerks suffer undue delay and hardship. This is not right and it is not reasonable for these owners to have to be put through this.

These denials, delays disputes as you know leave no alternative but for the carrier to move to umpire which is what they have stated they would like to do.

Please advise your client you have done much more than gel an "agreed cost of repair"!

If you wish to communicate any further on this claim it will be through me.

Mike Harber, AIC
Licensed Public Adjuster
Harber Appraisal

(253) 474-0967 / fax (888) 473-3101
3822 S Union Ave, Suite C
Tacoma, WA 98409
mike@harberappraisal.com

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From: Scott Vincent Handwerk [mailto:svh3399@gmail.com]
Sent: Sunday, December 20, 2015 8:01 PM
To: Mike Harber <mike@harberappraisal.com>; Arthur Leritz <aleritz@adlergiersch.com>
Subject: Fwd: Haurys vehicle inspection
Mr. Handwerk,

I am an independent appraiser. My firm, Insurance Appraisal Services, has been serving the Pacific Northwest since 1975.

I was retained by Geico in an effort to reach an agreed cost of repair for your 2012 Nissan Versa.

Regrettably, your shop choice, Haury's, has denied me (along with other highly experienced appraisers) access to this shop to inspect your vehicle. In order to affect this inspection, your car would normally need to be re-inspected by both appraisers.

Since the shop will not permit this, it was my suggestion to have your car sent to a gold standard, dealer approved shop for Nissan Leaf, like Pacific Auto. This shop, unlike Haury's, is the dealer approved, factory certified bodyshop who is expert for these cars in order to determine the true cost of repairs required to get your car back to its pre-loss state.

But your shop has now mandated excessive storage and miscellaneous charges.

Regrettably, this is an all too common business practice by this shop to hold your vehicle until they can collect from the insurance company. It remains very lucrative for Haury's as they will not release your vehicle to you or any other shop until they are assured of being paid on these storage and other miscellaneous charges.

This has now escalated to umpire which means that this former suggestion is off the screen and unfortunately will require you now pay 50% of the cost to retain an umpire. Please consult with your owner appraiser Mike Harber to learn more about this appraisal process.
I will be providing my list of umpires to your appraiser Mr. Harber. He will in turn provide me with his list. If we cannot agree on an umpire one may need to be appointed which can result in additional time and expense.

I regret that coming to an agreed cost of the re-repairs to your vehicle will come at additional expense and hardship to you, triangulated by a difficult shop that is not without bias or prejudice towards experienced and level headed appraisers.

Please feel free to contact my office should you wish to discuss this further.

Happy Holidays

Rob Marinelli
Owner, Insurance Appraisal Services

Sent from Gmail Mobile
Let me clarify what seems to be several misunderstandings.

1) No one denied Mr. Marinelli’s request to inspect the Handwerk vehicle. The following is the full content of my reply to Mr. Marinelli;

Rob

I returned your call immediately after you left me a voice mail Wednesday, and I left you a voice mail.

I have contacted the shop, to set up a time for the inspection, and apparently you have been banned from this shop.

You have asked to have the vehicle reassembled so you can inspect. If that is your request I will need a confirmation from you the charges will be paid. It seems GEICO has asked for several operations to be performed by the shop but have now refused to pay for the work that was completed. Payment will need to be made in advance.

This repair is not rocket science and I’m not sure what you mean by you need to get an agreed price for repair. An estimate has been written to re-repair this vehicle. This vehicle has been inspected by several GEICO adjusters and no one wants to give the approval for what is needed to restore it properly. This was a repair performed by a GEICO program shop, and they obviously did not repair this vehicle to pre-loss condition.

I have been informed by Haury’s that GEICO was notified weeks ago that their delay has now incurred storage on this vehicle. There has been an estimate written to repair this vehicle which is a re-repair not a normal collision repair.

I have grave concerns based on how you approached the last re-repair that you and I were to resolve. It is now moving to litigation.

In all due respect I think this may be out of your area expertise.

2) GEICO has inspected this vehicle multiple occasions along with your shop that did the incomplete repair. Does the GEICO adjuster’s and the representative from ABRA have the experience and qualifications to appraise the damage on Mr. Handwerk’s vehicle?

3) Mr. Handwerk has an estimate to properly repair his vehicle. He is not interested in having GEICO try to limit the repair once again. He has already been through enough of a run a round and the waste of his time.

4) I nor is Mr. Handwerk required to get an agreed cost of repair with Mr. Marinelli. Please provide what statute or case law you are referring to that requires Mr. Handwerk to submit to your demand?

5) You state; “than both Mr. Harber and Mr. Marinelli will need to select a competent and disinterested umpire.” What statute or case law requires Mr. Marinelli and I to select an Umpire to determine the cost of repair for Mr. Handwerk?
Mr. Handwerk has tried to resolve the lack of a proper and complete repair performed by your shop as a courtesy to your insured. He has an estimate and will allow GEICO to pay for the damage caused by the negligence of your insured. But he will not allow GEICO to misstate “his responsibility” in order to mitigate and recovery for his damage.

Please advise if you need a copy of the estimate for the cost of repair.

Mike Harber, AIC
Licensed Public Adjuster
Harber Appraisal

(253) 474-0967 / fax (888) 473-3101
3822 S Union Ave, Suite C
Tacoma, WA 98409
mike@harberappraisal.com

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From: Wheeler, Daniel (AD) [mailto:DWheeler@geico.com]
Sent: Friday, December 18, 2015 2:13 PM
To: Scott Vincent Handwerk <svh3399@gmail.com>; Mike Harber <mike@harberappraisal.com>
Subject: RE: 2012 Nissan repair options-Scott Handwerk

To: Scott Handwerk, Mike Harber

From: GEICO-Dan Wheeler

Date: 12/18/15
Re: Geico claim 0521890350101014-02

GEICO has appointed independant appraiser Rob Marinelli from Insurance Appraisal Services. Mr. Marinelli has notified GEICO that his requests to inspect the 2012 Nissan Versa have been denied. In order for us to resolve this matter and execute the appraisal process, our appointed independant appraiser will need to inspect the vehicle. If Mr. Harber and Harby's is unable to reach an agreement on a repair estimate for the cost of repairs with Insurance Appraisal Services, than both Mr. Harber and Mr. Marinelli will need to select a competent and disinterested umpire.

The contact information for our independant appraiser is Rob Marinelli from Insurance Appraisal Services, 425-644-1141 IASBellevue@aol.com. Please contact Mr. Marinelli with a date, time, and location to inspect the vehicle.

Dan Wheeler
GEICO Auto Damage Manager
Hi Dan,

After reflecting on our conversation from earlier regarding the two options you mentioned I have made a decision on my Nissan. I would like to move forward in keeping my car at Haury’s Autobody and Collision in Lake City. I have cc’d the expert in the field who I have appointed to represent me in this claim as an adjuster.

Please consider this email as my final decision on the matter of where to have my car repaired.

Thank you,

Scott

Scott Vincent Handwerk, M.S.
Svh3399@gmail.com
(509)599-4092 Mobile

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Pautler, Jenny

From: Caswell, Craig
Sent: Friday, December 18, 2015 12:58 PM
To: Wheeler, Daniel (AD)
Cc: Nauss, David
Subject: FW: FW: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

Dan,

Here is Harber’s response. How should we go forward with this?

v/r Craig

From: IASBellevue@aol.com [mailto:IASBellevue@aol.com]
Sent: Friday, December 18, 2015 11:55 AM
To: caswe11, Craig
Cc: MRMCOM@AOL.com
Subject: fwd: FW: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

Craig

Forwarding Mr Harbers’ response to you. As expected, this will be a difficult process. Storage charges are a hold up as expected.

Rob states maybe owner should go through own carrier. They will hold this car "hostage" now until costs are paid. This has happened before. We do not know what the actual charges are now at this shop but we predict they will be outrageous.

Please advise.

Thank you,
Candy

From: IASBellevue@aol.com
To: mike@harberappraisal.com
CC: IASBellevue@aol.com
Sent: 12/18/2015 11:33:56 A.M. Pacific Standard Time
Subj: Re: FW: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

Mike -

Did you get my 2 emails sent to your office email? (the only one I was provided with some time by Connie at your office) Never got confirmation as requested.

I will see that Rob gets this email but in future, since Rob is on road quite a bit, email is best practice so we have timely communication.

Thank you for your response today.

Candy

In a message dated 12/18/2015 11:20:48 A.M. Pacific Standard Time, mike@harberappraisal.com writes:
Rob

I returned your call immediately after you left me a voice mail Wednesday, and I left you a voice mail.

I have contacted the shop, to set up a time for the inspection, and apparently you have been banned from this shop.

You have asked to have the vehicle reassembled so you can inspect. If that is your request I will need a confirmation from you the charges will be paid. It seems GEICO has asked for several operations to be performed by the shop but have now refused to pay for the work that was completed. Payment will need to be made in advance.

This repair is not rocket science and I'm not sure what you mean by you need to get an agreed price for repair. An estimate has been written to re-repair this vehicle. This vehicle has been inspected by several GEICO adjusters and no one wants to give the approval for what is needed to restore it properly. This was a repair performed by a GEICO program shop, and they obviously did not repair this vehicle to pre-loss condition.

I have been informed by Haurys that GEICO was notified weeks ago that their delay has now incurred storage on this vehicle. There has been an estimate written to repair this vehicle which is a re-repair not a normal collision repair.

I have grave concerns based on how you approached the last re-repair that you and I were to resolve. It is now moving to litigation.

In all due respect I think this may be out of your area expertise.

Mike Harber, AIC
Licensed Public Adjuster
Harber Appraisal

(253) 474-0967 / fax (888) 473-3101
None of the information provided by Darrell M. Harber and/or Harber Appraisal is intended to be, nor should it be, construed as legal advice or an interpretation of the law. Consumers with questions on matters of law should consult with a licensed attorney. All information and legal references contained within documents produced by Darrell M. Harber and/or Harber Appraisal are a product of research and are intended solely as a convenience for the consumer and/or his or her legal counsel. All such information should be verified by a licensed, practicing attorney.

From: Connie Pejka - Harber Appraisal [mailto:connie@harberappraisal.com]
Sent: Friday, December 18, 2015 8:45 AM
To: Mike Harber <mike@harberappraisal.com>
Subject: Fwd: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

Connie L. Pejka
Harber Appraisal
(253) 474-0967
(888) 473-3101 fax
connie@harberappraisal.com

Sent from my iPhone

Begin forwarded message:

From: IASBellevue@aol.com
Date: December 18, 2015 at 8:05:35 AM PST
To: connie@harberappraisal.com
Cc: IASBellevue@aol.com
Subject: Fwd: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

12-18

Please acknowledge email I sent yesterday and have Mike call Rob this morning if at all possible. In office until 9 am then on cell. Urgency is Rob going out of town Monday.
Thank you kindly,

Candy

Office 425-644-1141
cell 425-443-3334

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From: IASBellevue@aol.com
To: connie@harberappraisal.com
CC: IASBellevue@aol.com
Sent: 12/17/2015 12:05:34 P.M. Pacific Standard Time
Subj: re Geico claim 0521890350101014-02 Handwerk Nissan Versa

Geico claim 0521890350101014-02 Handwerk Nissan Versa

Mike,

I left you a voice mail yesterday at 5:10 pm regarding this case and in order to shorten response time I am also writing to you today.

Geico has asked that I try to get an agreed repair cost for this car.

Car is at Haury's shop and needs to be re-assembled so it can be reviewed before tear down for fit.

Also please choose another shop near Haurs that would be willing to "host" this review. Suggestions include Steiners, Cocks A/R, or Roosevelt A/V- all shops close to Haury's.

* Since Haury's does not allow me or any other good independents into the shop this must be the plan.
Let me know ASAP so this inspection can occur with local shop. I have out of
town travel plans next week, so let's see if this can be done soon.

Awaiting your call or email.

Thank you,

Rob Marinelli

Insurance Appraisal Services

Insurance Appraisal Services
425-644-1141 hours: 8:30-4:30 M- Fri

jasbellevue@aol.com

seattle@iasclaims.group.com