

INFORMATION Redacted PURSUANT TO THE FREEDOM OF
INFORMATION ACT (FOIA), 5 U.S.C . 552(B)(6)

eq-10609498-3864

Subject: FW: Regarding the USAA Automobile claim on 02/08/2014-10609498
Date: Tuesday, January 13, 2015 9:31:30 AM
Attachments: [Proof of Total Loss-S410.pdf](#)
Importance: High

10609498

From: [REDACTED]
Sent: Monday, January 12, 2015 11:54 AM

Subject: Fw: Regarding the USAA Automobile claim on 02/08/2014
Importance: High

Please reference our telephone conversation this a.m., regarding my submitted claim. As request, I am providing photos, which are resubmits for the initial set that were mutilated in the DOT mail room. The attached pdf file include supporting pictures on pages 9 –16. Additional supporting pictures from the accident site are also provided including one at the after accident storage facility.

If you have any questions, please let me know.

[REDACTED]
[REDACTED]
Woodbridge, VA [REDACTED]
[REDACTED]
[REDACTED]

From: [USAA](#)
Sent: Friday, August 15, 2014 4:39 PM
To: [REDACTED]
Subject: Regarding the USAA Automobile claim on 02/08/2014

To ensure delivery to your inbox, please add USAA.Customer.Service@mailcenter.usaa.com to your address book.

**Regarding the USAA
Automobile claim on
02/08/2014**

[View Accounts](#) | [Privacy Promise](#) | [Contact Us](#)

**USAA SECURITY
ZONE**
[REDACTED]
USAA # ending in [REDACTED]

Thank you for agreeing to accept messages and documents electronically for the duration of your claim. Here are the [terms and conditions](#) for electronic communication with you.
USAA Reference Number: 028132476 - 3

Dear [REDACTED]

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288

[Privacy Promise](#)

Please do not reply to this e-mail. To contact USAA, visit our secure [contact page](#).

126587-0714



9800 Fredericksburg Road
San Antonio, TX 78288

August 15, 2014

[REDACTED]
WOODBRIDGE VA [REDACTED]

Reference: Total Loss Vehicle

Dear [REDACTED],

Your vehicle was determined to be a total loss on February 8, 2014, for the claim referenced below.

Policyholder:	[REDACTED]
Claim #:	[REDACTED]
Date of loss:	February 8, 2014
Loss location:	Lorton, Virginia
Owner:	[REDACTED]
Vehicle:	2009 PORSCHE CAYMAN 2D
License plate #:	[REDACTED]
VIN:	WPOAA29839U [REDACTED]
Mileage:	67794
Type of loss:	Collision

USAA retained this vehicle 2/11/2014

Insurance Auto Action sold vehicle to a private dealer on 3/31/14 as a salvage vehicle

For questions or help with your claim

If you have questions or need help with your claim, you can contact us quickly and easily:

- On usaa.com
- Using USAA's Mobile App
- By calling 1-800-531-8722, Ext. 26997

As always, we appreciate the opportunity to serve all your financial needs.

Sincerely,



Jessica L Renfroe
Claims-Auto Theft Unit
Garrison Property and Casualty Insurance Company
PO Box 33490
San Antonio, TX 78265
Phone: 1-800-531-8722, Ext. 26997
Fax: 1-800-531-8669

Garrison Property and Casualty Insurance Company, a subsidiary of USAA Casualty Insurance Company, is authorized to use the USAA logo, a registered trademark of United Services Automobile Association.

Enc: Physical Damage - Initial Estimate CHARLES ARUANNO
Physical Damage - Initial Photo CHARLES ARUANNO

USAA
1003
VISIT US AT USAA.COM
PO BOX 33490
SAN ANTONIO, TX 78265
Phone: (800) 531-8222

Claim #: [REDACTED]
Workfile ID: [REDACTED]

Estimate of Record

Written By: CHUCK ARUANNO, License Number: 5254, 2/11/2014 6:11:36 PM
Adjuster: ARUANNO, CHARLES, (703) 509-5231 Business

Insured: [REDACTED] Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Collision Date of Loss: 02/08/2014 12:00 AM Days to Repair: 20
Point of Impact: 15 Total Loss Deductible: 250.00

Owner: [REDACTED] Inspection Location: UNKNOWN Appraiser Information: Charles.Aruanno@usaa.com Repair Facility: FREDERICKSBURG FIS
[REDACTED] 15 LE WAY DR (703) 509-5231
WOODBIDGE, VA [REDACTED] FREDERICKSBURG, VA 22406
[REDACTED] Evening Other
[REDACTED] Cellular

VEHICLE

Year: 2009 Color: Black Int: License: [REDACTED] Production Date: 12/2008
Make: PORS Body Style: 2D CPE State: VA Odometer: 67794
Model: CAYMAN Engine: 6-2.9L-FI VIN: WP0AA29839U [REDACTED] Condition:

TRANSMISSION	Intermittent Wipers	Search/Seek	WHEELS
Automatic Transmission	Tilt Wheel	CD Player	Aluminum/Alloy Wheels
POWER	Cruise Control	Auxiliary Audio Connection	PAINT
Power Steering	Rear Defogger	SAFETY	Clear Coat Paint
Power Brakes	Keyless Entry	Drivers Side Air Bag	Metallic Paint
Power Windows	Alarm	Passenger Air Bag	OTHER
Power Locks	Message Center	Anti-Lock Brakes (4)	Fog Lamps
Power Mirrors	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Traction Control
Heated Mirrors	Telescopic Wheel	Front Side Impact Air Bags	Stability Control
DECOR	Climate Control	Head/Curtain Air Bags	Rear Spoiler
Dual Mirrors	Home Link	SEATS	Xenon Headlamps
Tinted Glass	RADIO	Bucket Seats	Power Trunk/Gate Release
Console/Storage	AM Radio	Reclining/Lounge Seats	
CONVENIENCE	FM Radio	Leather Seats	
Air Conditioning	Stereo	Heated Seats	

Estimate of Record

2009 PORS CAYMAN 2D CPE 6-2.9L-FI Black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		FRONT BUMPER					
2		O/H front bumper		0	0.00	4.0	0.0
3	<>	Repl Bumper cover w/o headlamp washer auto trans	98750519116	1	1,084.06	Incl.	3.0
4		Repl LT Outer grille	98750555305G2L	1	100.15	Incl.	0.0
5		Repl Impact bar	99750514102	1	210.71	Incl.	0.0
6		FRONT LAMPS					
7		Repl LT Headlamp assy	98763116922	1	1,321.88	0.8	0.0
8		Aim headlamps		0	0.00	0.5	0.0
9		Repl LT Fog lamp	98763104503	1	369.73	0.3	0.0
10		Repl LT Marker lamp assy	98763101700	1	23.54	Incl.	0.0
11		FENDER					
12		Repl RT Fender w/o antenna	98750303206GRV	1	442.58	3.5	2.2
13		Overlap Major Non-Adj. Panel		0	0.00	0.0	-0.2
14		Add for Edging		0	0.00	0.0	0.5
15		Deduct for Overlap		0	0.00	-0.5	0.0
16		Repl LT Fender w/o antenna	98750303102GRV	1	442.58	3.3	2.2
17		Overlap Major Non-Adj. Panel		0	0.00	0.0	-0.2
18		Add for Edging		0	0.00	0.0	0.5
19		Deduct for Overlap		0	0.00	-0.5	0.0
20		Repl RT Rr fender liner	98750420400	1	74.70	Incl.	0.0
21		Repl LT Rr fender liner	98750420300	1	75.12	Incl.	0.0
22		Repl RT Ft fender liner auto trans w/o R	98750412409	1	94.53	Incl.	0.0
23		Repl LT Ft fender liner auto trans w/o R	98750412309	1	94.53	Incl.	0.0
24		WHEELS					
25		Repl RT Wheel front, 8x18 Cayman II	98736213703	1	1,096.07 m	0.3	0.0
26		Repl LT Wheel front, 8x18 Cayman II	98736213703	1	1,096.07 m	0.3	0.0
27		Repl RT Wheel rear, 9x18 Cayman II	98736213903	1	1,128.67 m	0.3	0.0
28		FRONT SUSPENSION					
29		O/H frt susp rt		0	0.00 m	4.8	0.0
30	**	Repl A/M RT ABS sensor	UP532328	1	99.74 m	Incl.	0.0
31		Repl RT Hub	99134160502	1	244.70 m	Incl.	0.0
32	**	Repl A/M RT Bearing	ATM99905305405	1	93.59 m	Incl.	0.0
33		Repl RT Knuckle w/o ceramic brakes	99734115805	1	777.88 m	Incl.	0.0
34		Repl RT Stub axle	99734113100	1	214.56	Incl.	0.0
35		Repl RT Lower cntrl arm	99734104300	1	257.42 m	Incl.	0.0
36		Repl RT Track bar	99734105304	1	403.04 m	Incl.	0.0
37		Repl Susp crossmember	99734108106	1	898.55 m	3.8	0.0
38		Deduct for Overlap		0	0.00	-0.3	0.0
39		Repl Stabilizer bar all	99734370108	1	228.00 m	Incl.	0.0

Estimate of Record

2009 PORS CAYMAN 2D CPE 6-2.9L-FI Black

40	**	Repl	A/M RT Stabilizer link	CCHK750083	1	52.27 m	Incl.	0.0
41		Repl	RT Strut w/o R w/o active suspension	98734304201	1	433.12 m	Incl.	0.0
42	RESTRAINT SYSTEMS							
43		Repl	RT Ft seat air bag w/o sport or collapsible seat beige	997803082025Z1	1	274.35 m	0.3	0.0
44		Repl	RT Head air bag	99780309204	1	304.53 m	0.3	0.0
45		Repl	Control module	99761821708	1	703.97 m	1.5	0.0
46		Repl	RT Side impact sens	99761822101	1	102.46 m	0.3	0.0
47		Repl	RT Belt & retractor black	98780303408A23	1	240.08	1.2	0.0
48		Repl	LT Belt & retractor black	98780303305A23	1	240.08	1.2	0.0
49	STEERING GEAR & LINKAGE							
50	**	Repl	RECOND Gear assy remanufactured	987347011X	1	1,032.82 m	2.7	0.0
51			Deduct for Overlap		0	0.00	-0.3	0.0
52	DOOR							
53		Repl	LT Door shell aluminum	99753101105GRV	1	1,777.87	6.2	3.0
54			Overlap Major Adj. Panel		0	0.00	0.0	-0.4
55	QUARTER PANEL							
56		Repl	RT Quarter panel	98750396206GRV	1	1,647.98	21.0	3.2
57			Overlap Major Non-Adj. Panel		0	0.00	0.0	-0.2
58		Repl	LT Quarter panel	98750396105GRV	1	1,647.98	21.0	3.2
59			Overlap Major Adj. Panel		0	0.00	0.0	-0.4
60			Deduct for Rear Bumper R&I		0	0.00	-2.0	0.0
61		Repl	RT Air vent cover	98657264401	1	27.44	0.3	0.0
62		Repl	LT Air vent cover	98657264301	1	27.44	0.3	0.0
63		Repl	RT Vent grille	98750456202G2X	1	59.41	0.3	0.0
64		Repl	LT Vent grille	98750456102G2X	1	59.41	0.3	0.0
65		Repl	RT Frame	9875047500201C	1	48.46	Incl.	0.0
66		Repl	LT Frame	9875047490201C	1	48.46	Incl.	0.0
67	REAR LAMPS							
68		Repl	RT Tail lamp	98763142604	1	512.96	Incl.	0.0
69	REAR BUMPER							
70	<>	Repl	Bumper cover w/o reverse sensor	98750541129	1	786.22	2.5	2.5
71			Overlap Major Non-Adj. Panel		0	0.00	0.0	-0.2
72			Deduct for Rear Bumper R&I		0	0.00	-2.0	0.0
73			Clear Coat		0	0.00	0.0	2.5
SUBTOTALS						20,899.71	75.7	21.2

NOTES

Prior Damage Notes:
MINOR NICKS

Estimate of Record

2009 PORS CAYMAN 2D CPE 6-2.9L-FI Black

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			20,899.71
Body Labor	75.7 hrs @	\$ 42.00 /hr	3,179.40
Paint Labor	21.2 hrs @	\$ 42.00 /hr	890.40
Paint Supplies			450.00
Subtotal			25,419.51
Sales Tax	\$ 21,349.71 @	5.3000 %	1,131.53
Total Cost of Repairs			26,551.04
Deductible			250.00
Total Adjustments			250.00
Net Cost of Repairs			26,301.04

Please Present A Copy Of This Estimate To A Repair Facility Of Your Choice

*USAA Subsidiaries include: United Services Automobile Association(USAA), USAA Casualty Insurance Company(CIC), USAA General Indemnity Company(GIC) USAA County Mutual Insurance(CMI) and Garrison Property Casualty Insurance Company. Garrison Property and Casualty Insurance Company, a subsidiary of USAA Casualty Insurance Company, is authorized to use the USAA logo, a registered trademark of United Services Automobile Association.

This is not an authorization to repair. Failing to present this estimate to the repairing garage before repair may result in additional expenses to you. A USAA appraiser must authorize any supplement to this estimate. Repairs to this vehicle may require specific welding equipment as recommended by the manufacturer.

If alternative quality replacement parts have been included in this appraisal, the source for these parts has also been disclosed. If alternative quality replacement parts as listed on the appraisal are ultimately used in the repair of your vehicle, the warranty on such parts will be equal to, or greater than, the parts being replaced, as stated in USAA's limited parts warranty. USAA warrants that the parts used on your vehicle will be of like kind and quality, function, fit, safety and corrosion protection as the part or parts they replace. USAA identifies certified and validated parts for sheet metal replacement parts.

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.

Estimate calculated using a preset user threshold amount for the paint and material cost.

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AUTOMOBILE PARTS NOT MADE BY THE ORIGINAL MANUFACTURER. PARTS USED IN THE REPAIR OF YOUR VEHICLE BY OTHER THAN THE ORIGINAL MANUFACTURER ARE REQUIRED TO BE AT LEAST EQUAL IN LIKE, KIND AND QUALITY IN TERMS OF FIT, QUALITY AND PERFORMANCE TO THE ORIGINAL MANUFACTURER PARTS THEY ARE REPLACING.

Estimate of Record

2009 PORS CAYMAN 2D CPE 6-2.9L-FI Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE. Unless otherwise noted all items are derived from the Guide ERQ6925, CCC Data Date 2/3/2014, and the parts selected are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor information provided by MOTOR may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM or A/M. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2014 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a complete list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

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

SYMBOLS FOLLOWING PART PRICE:

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

SYMBOLS FOLLOWING LABOR:

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

OTHER SYMBOLS AND ABBREVIATIONS:

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

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

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

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

Estimate of Record

2009 PORS CAYMAN 2D CPE 6-2.9L-FI Black

ALTERNATE PARTS SUPPLIERS

Line	Supplier	Description	Price
30	NAPA - FPPP Keanum, Preston 2999 CIRCLE 75 PARKWAY ATLANTA GA 30339 (800) 538-6272	#UP532328 A/M RT ABS sensor	\$ 99.74
32	NAPA - FPPP Keanum, Preston 2999 CIRCLE 75 PARKWAY ATLANTA GA 30339 (800) 538-6272	#ATM99905305405 A/M RT Bearing	\$ 93.59
40	CARQUEST Auto Parts Harrison, Jenny 299 E. CR 300 SOUTH NEW CASTLE IN 47362 (800) 492-7278	#CCHK750083 A/M RT Stabilizer link	\$ 52.27
50	Big Sky Auto Parts MENCL, WILLIAM PO BOX 814 WESTMINSTER TX 75485 (888) 960-0408	#987347011X RECOND Gear assy remanufactured	\$ 1,032.82

























ENVOY



