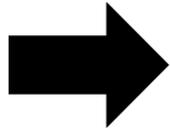


# Photo Estimating Example



Our longtime customers contacted us to schedule their vehicle which was damaged by an Allstate insured. They advised they had a check in the amount of **\$953.36** for the damages that Allstate sent to them after they sent in photos of their damaged vehicle and wanted to know if the repairs would be completed within a week. As we had not inspected the damages we advised our customer that we needed to get it in for repairs and dismantle to verify if there were any hidden damages. As there was no estimate given to our customer, we contacted Allstate to request their paperwork.



INSURED: [REDACTED]	POLICY NUMBER	CLAIM NUMBER
CLAIMANT: [REDACTED]	TAX ID	DESK, LOC EMPLOYEE ID
IN PAYMENT OF: LOSS ON 1/17/2016	RVSC	INZLY
PAY: NINE HUNDRED FIFTY-THREE DOLLARS AND THIRTY-SIX CENTS	Bank of America NA Atlanta, DeKalb City, Georgia	Bank of America Customer Connection
<b>Allstate</b>	INVOICE NUMBER	MCO
TO THE ORDER OF [REDACTED]	2420	DATE ISSUED
		02/10/2016
	COMPANY: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	
		161546450
		<b>953.36</b>
		64-1278 611
		Amren K. Gupta Samuel B. Rich
		AUTHORIZED SIGNATURES
		SECURITY FEATURES INCLUDED. SEE DETAILS ON BAC.

VOID IF NOT PRESENTED WITHIN THREE HUNDRED, SIXTY-FIVE DAYS OF DATE OF ISSUE



Upon our physical inspection of our customer's 2012 Honda Civic we contacted Allstate on 3/7/16 to request a supplement inspection as this vehicle was underwritten and short paid via their Photo Estimating paperwork. Our customer's vehicle waits until 3/11/16 for Allstate to physically inspect the damages and they agree with our assessment and writes a supplement for **\$1,194.66**, with a total repair of **\$2,148.02**.

CLAIM NO.	Allstate	Bank of America Customer Connection
INSURED	Policy: [REDACTED]	Bank of America NA Atlanta, DeKalb County, Georgia
CLAIMANT	[REDACTED]	554240748
IN PAYMENT FOR	In payment for Property Damage Liability for Date of Loss 1/17/2016	Date 3/11/2016
PAY	One Thousand One Hundred Ninety-Four & 66/100 USD	Check 554240748
TO THE ORDER OF	CRAWFORDS AUTO CENTER and [REDACTED]	Employee RICHARD FOLEY JR
	302 W UWCHLAND AVE, DOWNINGTOWN, PA 19335 US	\$ <b>1,194.66</b>
		Allstate Fire and Casualty Insurance Company
		AUTHORIZED SIGNATURES

VOID IF NOT PRESENTED WITHIN THREE HUNDRED SIXTY-FIVE DAYS OF THE DATE OF ISSUE

Another example of why Photo Estimating does not benefit the consumer. How does Photo Estimating indemnify the consumer as per the insurance contract? It gives the insurance company the opportunity to short pay the unknowing consumer and profit from the loss! A physical inspection by a certified state licensed physical damage appraiser protects your automotive investment and the safety of your family along with the safety of the Commonwealth's motoring public.

Brought to you by the PA Collision Trade Guild

# PHOTO ESTIMATING DOES NOT WORK