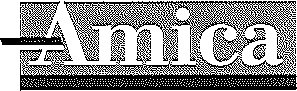
Arnica Toll Free: 1-877-67-AMICA

PO Box 9690 (1-877-672-6422)

Providence, Rhode Island 02940-9690 Fax: 1-866-847-1568



Auto Home Life

March 8, 2011

File Number: 60000856181  
Date of Loss: 03/04/2011  
Deductible: $250.00

Dear:

Our appraiser has inspected your vehicle and reports that damage resulting from  
the above date of loss can be repaired for $2437.36.

C:\volvo\media\image2.pngEnclosed is a check(s) for the cost of repair, less your policy's deductible. If  
your repairer does not agree with our appraiser's repair figure, he should contact the  
appraiser directly.

Diane L. Burleigh

Arnica Mutual Insurance Company

877-672-6422 x60254

[DBURLEIGH@AMICA.COM](mailto:DBURLEIGH@AMICA.COM)

AMICA MUTUAL INSURANCE COMPANY AMICA LIFE INSURANCE COMPANY AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
AMICA LLOYDS OF TEXAS AMICA GENERAL AGENCY, INC. WEB SITE: [WWW.AMICA.COM](http://WWW.AMICA.COM)

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

Very truly yours,

Executive Collision Center

730 Bethlehem Pike  
Flourtown, PA 19031  
215.233.3663

Invoice

|  |  |
| --- | --- |
| INVOICE# | DATE |
| 8132 | 3/18/2011 |

BILL TO

VEHICLE INFORMATION

2005 VOLV V70 XC  
YIN: YV1SZ592151204592

P.O. NO.

|  |  |  |
| --- | --- | --- |
| DESCRIPTION | | AMOUNT |
| Repair vehicle as per estimate.  PA Sales Tax  p4 3V«W" ,1C6'22 | | 2,964.70 177.88 |
| Thank you for your business. | Total $3,142.58 | |

Arnica ToU Free: 1-877-67-aMICa

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Providence, Rhode Island 02940-9690 Fax: 1-866-847-1568

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AMICA LLOYDS OF TEXAS AMICA GENERAL AGENCY, INC. WEB SITE: WWYV.AMICA.COM

AMICA MUTUAL INSURANCE  
PO BOX 9690  
PROVIDENCE, RI 02940-9690  
(877) 672-6422

03-07-11 1:36 PM

CD LOG NO 827

-0

ESTIMATE

CLAIM INFORMATION

CLAIM # 60000856181-1  
COMPANY Arnica Mutual ■  
INSURED Webster  
CLAIMANT

POLICY # 91103721UY  
Philadelphia Re CLAIM REP

LOSS DATE 03-04-11  
LOSS TYPE COMPREHENSIVE

INSPECTION

TYPE FIELD

PRIMARY POI FRONT END LEFT

APPRAISER NAME CHRISTOPHER NACKE

LICENSE # 242255

WORK PHONE (215) 432-7896

ADDRESS

CITY STATE

ZIP

SECOND POI

FAX (888) 333-4399

INSP DATE 03-07-11  
LOCATION 730 Bethlehem Pike  
CITY STATE Flourtown

PA

OWNER

REPAIR

EXECUTIVE AUTO BODY FLOURTOWN  
730 BETHLEHEM PIKE  
FLOURTOWN PA 19031-  
SHOP PHONE (215) 233-3663

VEHICLE

2005 VOLVO XC70 2.5T 4 DR WAGON  
5CYL GASOLINE TURBO 2.5

CAR IN  
CAR OUT

REPAIR 0 DAYS

FAX (215) 233-9585

OPTIONS

TWO-STAGE - EXTERIOR SURFACES  
SELF-LEVELING SUSPENSION  
BUMPER COVER MOUNTED FOG LAMPS  
HEATED FRONT SEATS  
TRACTION CONTROL SYSTEM  
4—WHEEL DRIVE

TWO-STAGE - INTERIOR SURFACES  
DRIVER POWER SEAT  
HEADLAMP WASHER  
LUGGAGE RACK  
AUTOMATIC TRANS

MILEAGE 80,598

VIN YV1SZ592151204592

CODE K218

VEH INSP #

BODY COLOR  
CONDITION  
LICENSE #  
LICENSE STATE

BLUE  
GOOD  
DME1480  
PA

REMARKS:

ELECTRONIC SIGNATURE BY CHRISTOPHER NACKE (APPRAISER LICENCE NUMBER IS 242255) .

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| \*. | = | USER-ENTERED VALUE | E | = | REPLACE OEM | NG | = | REPLACE NAGS |
| EC | = | QUALITY REPL. PART | UE | = | OE SURPLUS | UC | = | REMAN OEM |
| UM | = | PXN REMAN | EU | = | LIKE KIND & QUAL.PRT | EP | = | QUALITY REPL. PART |
| OE | = | PXN OE SRPLS | PC | = | RECON PART | PM | = | PXN RECON PART |
| TE | = | PARTL REPL PRICE | ET | s= | PARTL REPL LABOR | IT | — | PARTIAL REPAIR |
| I | \_ | REPAIR | L | = | REFINISH | BR | = | BLEND REFINISH |
| TT | = | TWO-TONE | CG | = | CHIPGUARD | SB | = | SUBLET |
| N | = | ADDITIONAL LABOR | RI | — | R&I ASSEMBLY | P | = | CHECK |
| AA | = | APPEAR ALLOWANCE | RP | = | RELATED PRIOR | UP | = | UNRELATED PRIOR |

OP CODES:

OP GDE MC DESCRIPTION

MFR.PART NO.

LT REFINISH

1.5 Surface  
0.5 Edge  
0.4 Two-stage  
MLDG, FENDER SIDE L/R R&I ASSEMBLY  
FLARE,WHEEL OPENING LT R&I ASSEMBLY  
PNL,FRONT DOOR OUTE LT REPAIR  
PNL,FRONT DOOR OUTE LT REFINISH

2.0 Surface  
0.4 Two-stage  
W/STRIP,FRONT DOOR LT R&I ASSEMBLY  
MLDG,FRONT DOOR BE L/F R&I ASSEMBLY  
MLDG,FRONT DOOR SID LT 399874056  
MLDG,FRONT DOOR SID LT REFINISH

0.4 Surface  
0.1 Two-stage  
MLDG,FRONT DOOR LOW LT R&I ASSEMBLY  
MIRROR, OUTER R/C LT R&I ASSEMBLY  
GLASS, FRONT DOOR T LT R&I ASSEMBLY  
CHANNEL,FRONT GLASS LT R&I ASSEMBLY  
HANDLE,FRONT DOOR 0 LT R&I A^^MBLY

0.1  
0.1  
0.3

355.20 1.6

»SEARCHED LKQ SKIPS, ALS,VENICE, EL&M, A.A SALVAGE, CARPART.COM NO LKQ.

2.4

N 0006 FRONT BUMPER COVER R&

I 0006 COVER, FRONT BUMPER

»clean animal soil  
L 0006 COVER, FRONT BUMPER REFINISH

2.7 Surface  
0.6 Two-stage setup  
0.5 Two-stage

0041 46 HEADLAMP ASSY,HALOG LT 312768310  
»searched lkq and recon rpw. none avail.

HEADLAMPS AIM  
LAMP, SIDE MARKER  
PANEL,HOOD

FENDER, FRONT

PRICE AJ% B% HOURS R

0.8 1  
0.5\*1

3.8 4

ADDITIONAL LABOR  
REPAIR

0.4 1

0.4 1  
INC 1  
1.8 4

443.54

E

N  
E

ADDITIONAL LABOR  
LT 307226431

BLEND REFINISH  
1.2 Blend  
0.6 Two-stage  
LT R&I ASSEMBLY  
RT R&I ASSEMBLY  
R&I ASSEMBLY  
LT 307964924

0973  
0637

BR 0083

50.49

NOZZLE,W/S WASHER  
NOZZLE,W/S WASHER  
PAD,INSULATOR HOOD  
FENDER,FRONT

RI 1159  
RI 1160  
RI 0086  
E 0103

0103

RI 0069  
RI 0107  
I 0209  
L 0209

0.2 1

INC 1  
2.0\*1  
2.4 4

RI 0182  
RI 0539  
E 0237  
L 0237

0.5 1  
0.2 1  
0.3 1

0.5 4

89.48

RI 0095  
RI 0229  
RI 0215  
RI 0245  
RI 0227

0.2 1

0.3 1  
1.1 1  
0.3 1  
0.2 1

SB MO6 PINSTRIPES-PAINTED SUBLET 90.00\* 4  
»price inc mark up

SB Ml4 CORROSION PROTECTION SUBLET 12.00\* 4

SB Ml7 COVER CAR EXTERIOR SUBLET 10.00\* 4

SB M60 HAZARDOUS WASTE REMOVA SUBLET 3.00\* 1

I M66 COLOR SAND AND BUFF REPAIR 0.6\*1\*

E RIVETS WHEEL FLARE REPLACE OEM 18.09\* 1\*  
»9 total required

31 ITEMS

MC MESSAGE

46 PRINTABLE PXN COMPARE

FINAL CALCULATIONS & ENTRIES  
PARTS

GROSS PARTS  
OE SURPLUS PARTS  
OTHER PARTS  
PAINT MATERIAL

956.80

261.60

ADJUSTMENTS

DISCOUNT

MARKUP

PARTS & MATERIAL TOTAL  
TAX ON PARTS & MATERIAL

$ 1,218.40  
$ 73.10

6.000%

REPLACE HRS  
5.8

REPAIR HRS  
4.3

464.60

10.9

501.40

LABOR RATE

1. SHEET METAL $ 46.00
2. MECH/ELEC $ 46.00
3. FRAME $ 48.00
4. REFINISH $ 46.00
5. PAINT $ 24.00

LABOR TOTAL  
TAX ON LABOR  
SUBLET REPAIRS  
TAX ON SUBLET  
TOWING

TAX ON TOWING  
STORAGE

TAX ON STORAGE

966.00  
57.96  
115.00  
6.90

@ 6.000%

@ 6.000%

@ 6.000%

@ 6.000%

GROSS TOTAL

LESS: DEDUCTIBLE

2,437.36  
250.00-

$ 2,187.36

NET TOTAL

PXN Y/01/00/00/01/01 CUM 01/00/00/01/01 Geocode: 19044 PHILA  
PXS No

AUDATEX PENPRO W0412 ES LOG827 -0 03-07-11 14:03:22  
REL 4.12.30 DT 02/11

(C) 1993 - 2007 AUDAT^\_NORTH AMERICA, INC.

03-07-11 1:36 PM

2.6 HRS WERE ADDED TO THIS EST. BASED ON AUDATEX'S TWO-STAGE REFINISH FORMULA.

IF THIS APPRAISAL HAS BEEN PREPARED BASED ON THE USE OF AFTERMARKET CRASH  
PARTS, AND IF THE USE OF AN AFTERMARKET CRASH PART VOIDS THE EXISTING  
WARRANTY ON THE PART BEING REPLACED OR ANY OTHER PART, THE AFTERMARKET  
CRASH PART SHALL HAVE A WARRANTY EQUAL TO OR BETTER THAN THE REMAINDER  
OF THE EXISTING WARRANTY.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY  
OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM  
CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF  
MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A  
FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO  
CRIMINAL AND CIVIL PENALTIES.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER  
FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING  
INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN  
YEARS AND PAYMENT OF A FINE UP TO $15,000.

2005 Volvo XC70 2.5t 4 DR Wagon  
CLAIM # 60000856181-1

03-07-11 1:36 PM

LOG 827

Estimate Summary Page  
CHRISTOPHER NACKE

$ 2,437-36  
$ 250.00-

GROSS TOTAL

LESS: DEDUCTIBLE

$ 2,187.36

AUDATEX PENPRO W0412 ES LOG827 -0 03-07-11 14:03:22  
REL 4.12.30 DT 02/11

(C) 1993 - 2007 AUDATEX NORTH AMERICA, INC.

THE FOLLOWING SYMBOLS, A/M, QUALITY REPLACEMENT PARTS, QRP AND DOUBLE ASTERISK  
\*\*ITEMS. THE FOLLOWING IS A LIST OF ABBREVIATIONS/SYMBOLS COMMONLY FOUND IN AP  
PRAISALS. D—DISCOUNTED PART, A—APPROXIMATE PRICE, B—BODY LABOR, BDS—BODY STRUC  
TURE, REF=REFINISH, GLS=GLASS, FRM=FRAME, MCH=MECHANICAL, FRT=FRONT, RR=REAR,  
L—LEFT, R=RIGHT, UPR=UPPER, LWR=LOWER, OTR=OUTER, INR=INNER, ASSY=ASSEMBLY, SU  
SP=SUSPENSION, EXT=EXTENSION, BRKT=BRACKET, INST=INSTRUMENT, ATG=ASSEMBLY TIME

GUIDE, ADD L COST=ADDITIONAL COST, ADD L OPR=ADDITIONAL OPERATION, QUAL REP

PART=QUALITY REPLACEMENT PART, QUAL RECYCLED PART=QUALITY RECYCLED PART, H/LA  
MP=HEADLAMP, W/SHIELD=WINDSHIELD, MLDG=MOULDING, D=DIAGNOSTIC, E=ELECTRICAL, F  
=FRAME, G=GLASS, M=MECHANICAL, P=PAINT LABOR, S=STRUCTURAL LABOR, T=TAXED, ADJ  
=AD JUSTMENT, ALIGN=ALIGN, A/M=AFTERMARKET , BLND=BLEND, CAPA= CERTIFIED AUTO PA  
RTS ASSOCIATION, EST=ESTIMATE, INC=INCLUDED, R&I-REMOVE AND INSTALL, R&R=REMOV  
E AND REPLACE, 0/H=OVERHAUL, LKQ=LIKE KIND AND QUALITY PARTS USED OEM OR NON-O  
; EM (A/M) , B—BETTERMENT (DEPRECIATION) IF AT ANY TIME YOU DO NOT UNDERSTAND A  
PARTICULAR SYMBOL OR ABBREVIATION, CONTACT THE INSURER FOR AN EXPLANATION.  
DEDUCTIBLE -MAY NOT BE L-I-STE-D—ON—THE- APPRAISAL. ALL DEDUCTIBLE AND BETTERMENTS  
MUST BE COLLECTED FROM THE OWNER PRIOR TO THE RELEASE OF THE VEHICLE. THIS IS  
NOT AN AUTHORIZATION TO REPAIR. APPRAISERS DO NOT HAVE THE AUTHORITY TO GUARAN  
TEE PAYMENT. APPRAISALS ARE SUBJECT TO REVIEW BY THE INSURANCE COMPANY FOR FIN  
AL APPROVAL. AUTHORIZATION TO ORDER PARTS AND/OR START REPAIRS IS THE SOLE RES  
PONSIBILITY OF THE VEHICLE OWNER. NO CLAIM, SUPPLEMENT OR OTHERWISE WILL BE HO  
NORED WITHOUT PRIOR INSPECTION AND APPROVAL WE RESERVE THE RIGHT TO INSPECT  
ANY AND ALL DAMAGES PRIOR TO REPAIR. THE APPRAISAL WILL INCLUDE REASONABLE AND  
. CUSTOMARY TOWING AND STORAGE CHARGES. THE INSURANCE COMPANY WILL NOT BE RESPO

NSIBLE FOR ANY ADDITIONAL CHARGES AFTER THE FOLLOWING DATE \_\_ CHARGES

AFTER THIS DATE WILL BE THE RESPONSIBILITY OF THE CONSUMER. ALL REPAIRS MUST B  
E COMPLETED IN STRICT ACCORDANCE TO MANUFACTURER SPECIFICATIONS AND RECOMMENDA  
TIONS. IT IS UNDERSTOOD THAT THE BODY SHOP LISTED ON THE ESTIMATE, IF ONE IS L  
ISTED, AGREE TO COMPLETE AND GUARANTEE ALL REPAIRS LISTED ON THE ESTIMATE FOR  
THE AMOUNT LISTED ON THE ESTIMATE. ANY PERSON WHO KNOWINGLY AND WITH INTENT TO  
DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FRO INSURAN  
CE OR STATEMENT OF CLAIM CONTAINING FALSE MATERIAL INFORMATION OR CONCEALS FOR  
THE PURPOSE OF MISLEADING INFORMATION CONCERNING THE FACT MATERIAL THERETO CO  
MMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO  
CRIMINAL AND CIVIL PENALTIES. ORIGINAL EQUIPMENT MANUFACTURER (OEM) PARTS LIST  
ED ON THIS APPRAISAL CAN BE LOCATED AT YOUR LOCAL NEW CAR FRANCHISED DEALER.

NET TOTAL