AMERICAN FAMILY INSURANCE
Insure carefully, dream fearlessly.

6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Underwritten By:
American Family Mutual Insurance Company, S.I.
Tel: 1-800-MY AMFAM (1-800-692-6326)
Fax: 1-866-935-2858

Claim Number:	01-009-671289
Date Of Loss:	03/15/2026
Policy Number:	910058771791
Policyholder:	Stephen Geis

STEPHEN GEIS
6597 WILLOWDALE RD
SPRINGFIELD, OH 45502-7507

April 3, 2026

Dear Stephen Geis,

This correspondence contains important information regarding your claim. Please review and respond accordingly.

Enclosed is the estimate of repairs for the damages to your property. The prices used are the prevailing rates in your geographic location. Please review the estimate with the contractor of your choice.

Please refer to your policy and all applicable endorsements for the full text of the applicable provision.

Recoverable Depreciation
In some estimates, depreciation may be applied, based on the age and condition of the items requiring repair or replacement. If the depreciation is listed as “recoverable depreciation” you may be able to collect all or some of the depreciation after the repairs are complete and the expense has been incurred. You will need to provide us with the final bill/invoice/proof of payment from the repairer. A re-inspection may be required of completed repairs. Please email or send all invoices to:

Email: claimdocuments@afics.com

Mail: American Family Mutual Insurance Company, S.I.
6000 AMERICAN PARKWAY
MADISON, WI 53783-0001

Payment
Payment of this claim, in the amount of $0.00, has been made as outlined on the last page of this estimate.

Payment will be mailed under separate cover.

Supplements
If you find additional damage or costs, report them promptly so we may review them in relation to your policy’s coverage. We will not pay for any repairs not listed in the estimate without reviewing and approving them first. Should you elect to make any changes or upgrades to your property, you will be responsible for any additional expenses as a result of these changes or upgrades.

Flooring
If your claim involves the replacement of flooring (carpet, vinyl, wood, ceramic) we reserve the right to send a sample to an independent third party for analysis of the existing flooring and recommend a like kind & quality replacement. If you receive flooring estimates higher than allowed in this estimate, please retain a 12”x12” sample to allow us the opportunity to have the flooring evaluated.

Mortgage
If there is a mortgage on the property, the mortgage company may be listed on any claim payments made, as required by the policy. If the mortgage company is listed on your payment, you will need to contact them to inquire as to their procedures in processing insurance claim payments.

This is an estimate of the damage observed. This estimate neither expresses nor implies coverage for this loss.

We are committed to providing excellent customer service and are here to assist you. Please contact us with any questions you may have.

Sincerely,

Angela Purdin

Angela Purdin
Claims TPA Property Independent Adjuster
AFICS on behalf of American Family Mutual Insurance Company, S.I.
Angela.Purdin@afics.com
Phone: 1-608-621-9683 | Fax: 1-866-935-2858
Mail: 6000 American Parkway, Madison, WI 53783-0001

Did you know you can file a claim and check your claim's status on our mobile app and in MyAccount? Go to www.myamfam.com to download the MyAmFam mobile app or log in.

April 02, 2026

Stephen Geis
6597 Willowdale Rd
Springfield, OH 45502

Claim Number: 01-009-671289
Date of Loss: 3/15/2026

Summary For Building

Replacement Cost Value	Less Recoverable Depreciation	Less Non Recoverable Depreciation	Actual Cash Value (ACV)
$1,088.78	($40.94)		$1,047.84
Less Deductible			($1,000.00)
Total ACV Settlement			**$47.84**

Understanding Your Property Estimate

Unit of Measure

HR – Hour	**LF – Linear Foot**	**EA – Each**	**SQ – Square**	**SF – Square Foot**
SY – Square Yard	**DA – Day**	**CY – Cubic Yard**	**CF – Cubic Foot**	**RM - Room**

Estimate Cover Page.....

The estimate cover page provides the following information:

A. Your adjuster's contact information
B. Your claim number
***Important information about the claims process will be on the second page of your estimate.**

Estimate Details.....

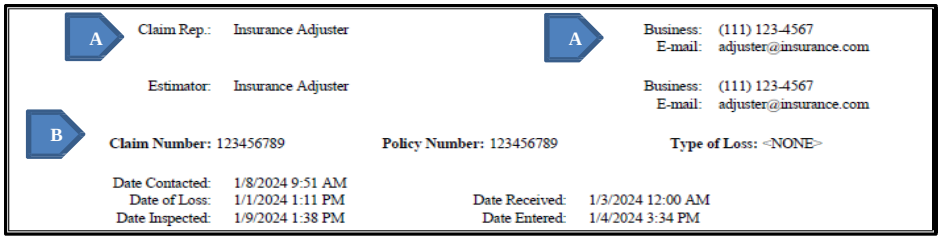
The estimate details outline the damages covered by your policy, which is important to share with your contractor.

C. **Description** – Details describing the action or item being estimated.
D. **Quantity** – The number of units for an item.
E. **Unit** – The cost of a single unit.
F. **Replacement Cost Value (RCV)** – The estimated cost of repairing a damaged item or replacing an item with a similar one. RCV is calculated by multiplying Quantity x Unit.
G. **Age/Life** – The current age and its life expectancy.
H. **Depreciation** – Loss of value that has occurred over time due to factors such as age and wear and tear. If depreciation is recoverable, the amount shown will be in parenthesis. *For example (81.61)*
I. **Non Recoverable Depreciation** – If depreciation is non-recoverable, the amount shown will be shown in brackets. *For example, <506.94>*
J. **Actual Cash Value (ACV)** – The estimated value of the item or damage at the time of the loss. Generally, ACV is calculated as Replacement Cost Value (RCV) minus Depreciation.
K. **Totals** – The total RCV, depreciation and ACV for that area.
L. **Labor Minimum** – Additional labor to perform small repairs for a certain trade.

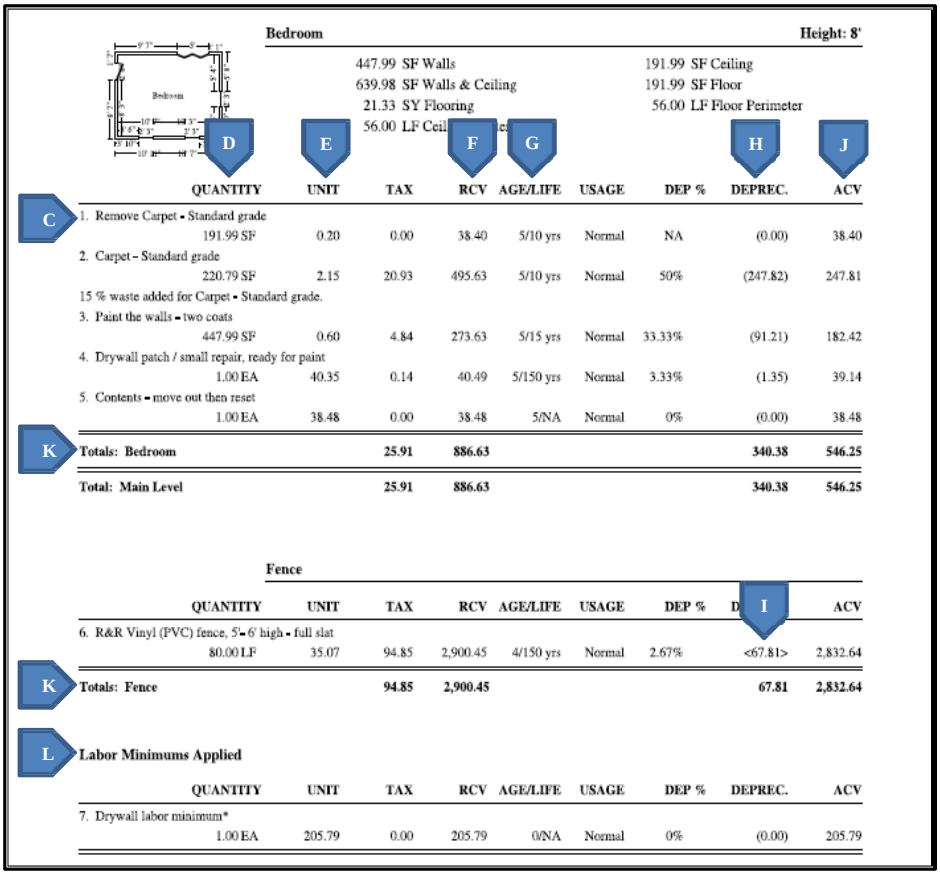
Your Estimate Summary.....

Each line of coverage in your estimate has a summary page that shows the total estimated cost (RCV and ACV) and the net claim amount for the coverage included in your policy. The example to the right shows both Dwelling and Other Structure coverage summaries.

M. **Line Item Total** – The sum of all the line items for that particular coverage.
N. **Replacement Cost Value** – The total RCV of all items for that coverage.
O. **Actual Cash Value** – The total ACV of all items for that coverage.
P. **Deductible** – This is the amount of the loss that you are responsible for. Some polices have different deductibles that could apply based on the type of loss you sustained. Please refer to your policy declarations page for further explanation.
Q. **Net Claim** – The amount payable to you after depreciation and deductible have been applied. This amount can never be greater than your coverage limit.
R. **Total Recoverable Depreciation** – The total amount of depreciation you can potentially recover.



A Claim Rep.: Insurance Adjuster — Business: (111) 123-4567, E-mail: adjuster@insurance.com
Estimator: Insurance Adjuster — Business: (111) 123-4567, E-mail: adjuster@insurance.com
B **Claim Number:** 123456789 **Policy Number:** 123456789 **Type of Loss:** <NONE>
Date Contacted: 1/8/2024 9:51 AM
Date of Loss: 1/1/2024 1:11 PM — Date Received: 1/3/2024 12:00 AM
Date Inspected: 1/9/2024 1:38 PM — Date Entered: 1/4/2024 3:34 PM



Bedroom — **Height: 8'**

447.99 SF Walls — 191.99 SF Ceiling
639.98 SF Walls & Ceiling — 191.99 SF Floor
21.33 SY Flooring — 56.00 LF Floor Perimeter
56.00 LF Ceil...

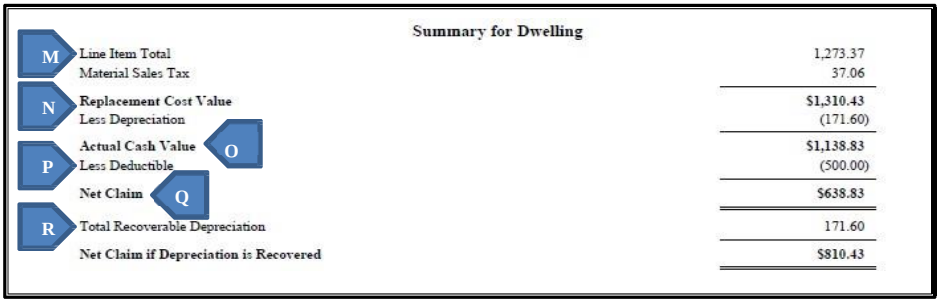
	D QUANTITY	E UNIT	TAX	F RCV	G AGE/LIFE	USAGE	DEP %	H DEPREC.	J ACV
C 1. Remove Carpet - Standard grade	191.99 SF	0.20	0.00	38.40	5/10 yrs	Normal	NA	(0.00)	38.40
2. Carpet - Standard grade	220.79 SF	2.15	20.93	495.63	5/10 yrs	Normal	50%	(247.82)	247.81
15 % waste added for Carpet - Standard grade.									
3. Paint the walls - two coats	447.99 SF	0.60	4.84	273.63	5/15 yrs	Normal	33.33%	(91.21)	182.42
4. Drywall patch / small repair, ready for paint	1.00 EA	40.35	0.14	40.49	5/150 yrs	Normal	3.33%	(1.35)	39.14
5. Contents - move out then reset	1.00 EA	38.48	0.00	38.48	5/NA	Normal	0%	(0.00)	38.48
K **Totals: Bedroom**			**25.91**	**886.63**				**340.38**	**546.25**
Total: Main Level			**25.91**	**886.63**				**340.38**	**546.25**

Fence

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	I	ACV
6. R&R Vinyl (PVC) fence, 5'- 6' high - full slat	80.00 LF	35.07	94.85	2,900.45	4/150 yrs	Normal	2.67%	<67.81>	2,832.64
K **Totals: Fence**			**94.85**	**2,900.45**				**67.81**	**2,832.64**

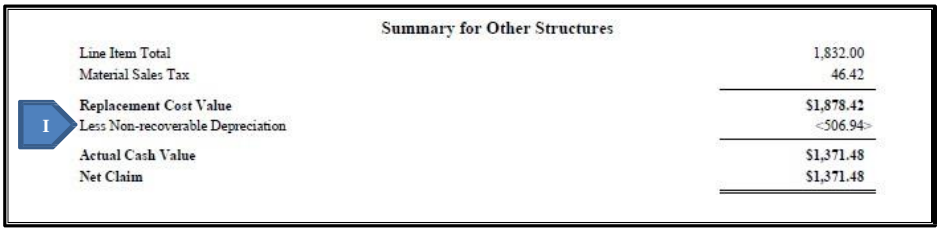
L **Labor Minimums Applied**

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	USAGE	DEP %	DEPREC.	ACV
7. Drywall labor minimum*	1.00 EA	205.79	0.00	205.79	0/NA	Normal	0%	(0.00)	205.79



Summary for Dwelling

M Line Item Total	1,273.37
Material Sales Tax	37.06
N **Replacement Cost Value**	**$1,310.43**
Less Depreciation	(171.60)
Actual Cash Value O	**$1,138.83**
P Less Deductible	(500.00)
Net Claim Q	**$638.83**
R Total Recoverable Depreciation	171.60
Net Claim if Depreciation is Recovered	**$810.43**



Summary for Other Structures

Line Item Total	1,832.00
Material Sales Tax	46.42
Replacement Cost Value	**$1,878.42**
I Less Non-recoverable Depreciation	<506.94>
Actual Cash Value	**$1,371.48**
Net Claim	**$1,371.48**

Note that not all details explained here may be applicable to your claim, policy, or state

Insured:	Stephen Geis 6597 Willowdale Rd Springfield, OH 45502	Phone:	(937) 215-9600
Claim Rep.:	Sean Grodner-Indiana #3219458		
Estimator:	Sean Grodner-Indiana #3219458		

Claim Number: 01-009-671289 **Policy Number:** 910058771791 **Type of Loss:** Wind

Coverage	Deductible	Policy Limit
Building	$1,000.00	$440,700.00

Date Contacted:	3/24/2026 11:01 AM
Date of Loss:	3/15/2026 12:00 AM
Date Est. Completed:	4/2/2026 9:55 AM

Price List:	OHDT8X_MAR26 Restoration/Service/Remodel

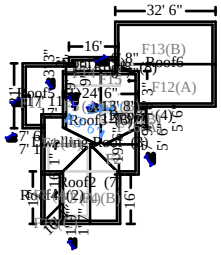
Sales Taxes:	Material Sales Tax	@	7.250%
	Cln Matl Tax	@	7.250%
	Cln&Carpet Svc Tax	@	7.250%

Estimate Recap For Building

Description	RCV	Recoverable Depreciation	Non-recoverable Depreciation	ACV
Main Level - Roof6	**1,088.78**	**40.94**	**0.00**	**1,047.84**
	1,088.78	**40.94**	**0.00**	**1,047.84**

STEPHEN_GEIS

Main Level



Roof6

3060.01	Surface Area	30.60	Number of Squares
408.86	Total Perimeter Length	113.88	Total Ridge Length
13.38	Total Hip Length		

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
The following line items account for the repairs of the roof of this structure.									
The percentage of non-recoverable depreciation was based on our inspection of your roof, its age of 20 years, condition, and useful life.									
1. Remove Laminated - comp. shingle rfg (per SHINGLE)									
	16.00 EA	7.00	0.00	112.00	0/30 yrs	Avg.	NA	(0.00)	112.00
2. Laminated - comp. shingle rfg (per SHINGLE)									
	16.00 EA	16.73	3.33	271.01	20/30 yrs	Avg.	66.67%	(32.83)	238.18
This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 28 Mar 2026. The itel Asphalt Shingle Pricing (ASP) service allows you or your contractor of choice the option to source materials through itel. For more information on ordering material through itel, visit https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com / 800-890-4835.									
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.									
This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 28 Mar 2026. The itel Asphalt Shingle Pricing (ASP) service allows you or your contractor of choice the option to source materials through itel. For more information on ordering material through itel, visit https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com / 800-890-4835.									
3. Hip / Ridge cap - cut from 3 tab - composition shingles									
	7.00 LF	4.44	0.69	31.77	20/25 yrs	Avg.	80%	(8.11)	23.66
This line item includes a roofing material allowance which reflects current market prices in your area. Market prices were provided by itel on 28 Mar 2026. The itel Asphalt Shingle Pricing (ASP) service allows you or your contractor of choice the option to source materials through itel. For more information on ordering material through itel, visit https://itelinc.jotform.com/itelinc/shingle_inquiry or contact itel at customerservice@itelinc.com / 800-890-4835.									
4. Landfill fees - (per ton)									
	1.00 EA	35.00	0.00	35.00	0/NA	Avg.	NA	(0.00)	35.00
5. Rich Roofing & Exteriors Tarp Invoice*									
	1.00 EA	**639.00**	**0.00**	**639.00**	**0/NA**	**Avg.**	**0%**	**(0.00)**	**639.00**
Totals: Roof6			**4.02**	**1,088.78**				**40.94**	**1,047.84**
Total: Main Level			**4.02**	**1,088.78**				**40.94**	**1,047.84**
Line Item Totals: STEPHEN_GEIS			**4.02**	**1,088.78**				**40.94**	**1,047.84**

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

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

Grand Total Areas:

0.00	SF Walls	0.00	SF Ceiling	0.00	SF Walls and Ceiling
0.00	SF Floor	0.00	SY Flooring	0.00	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	0.00	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
1,399.56	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
3,060.01	Surface Area	30.60	Number of Squares	408.86	Total Perimeter Length
113.88	Total Ridge Length	13.38	Total Hip Length		

Summary for Building

Line Item Total	1,084.76
Material Sales Tax	4.02
Replacement Cost Value	**$1,088.78**
Less Depreciation	(40.94)
Actual Cash Value	**$1,047.84**
Less Deductible	(1,000.00)
Net Claim	**$47.84**
Total Recoverable Depreciation	40.94
Net Claim if Depreciation is Recovered	**$88.78**

Sean Grodner-Indiana #3219458

Recap of Taxes

	Material Sales Tax (7.25%)	Cln Matl Tax (7.25%)	Cln&Carpet Svc Tax (7.25%)
Line Items	4.02	0.00	0.00
Total	**4.02**	**0.00**	**0.00**

Recap by Room

Estimate: STEPHEN_GEIS

Area: Main Level		
Roof6	**1,084.76**	**100.00%**
Area Subtotal: Main Level	**1,084.76**	**100.00%**
Subtotal of Areas	**1,084.76**	**100.00%**
Total	**1,084.76**	**100.00%**

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	**147.00**		**147.00**
ROOFING	**298.76**	**38.17**	**260.59**
USER DEFINED ITEMS	**639.00**		**639.00**
Subtotal	**1,084.76**	**38.17**	**1,046.59**
Material Sales Tax	**4.02**	**2.77**	**1.25**
Total	**1,088.78**	**40.94**	**1,047.84**