

AUTO APPRAISAL REPORT  
LIBERTY MUTUAL INSURANCE CO.  
3 LEAR JET LANE  
LATHAM , NY 12110  
(518) 782-2541 (800) 252-5730

\*\*\* ESTIMATE \*\*\*

09/08/2008

**Owner**

**Owner:** DONALD MOORE  
**Address:** 105 REED AVE  
**City State Zip:** PELHAM MANOR, NY 10803  
**Work/Day:**  
**Home/Day:** (914)738-1972  
**FAX:**

**Control Information**

**Claim #:** 009915627-01  
**Loss Date/Time:** 08/25/2008 08:00 AM  
**Deductible:** \$500.00  
**Ins. Company:** PAUL MANSBACH  
**City State Zip:** NY  
**Agent:** WENDY TUCKER  
**Insured:** DONALD MOORE  
**Claim Rep:** WENDY TUCKER  
**Loss Payee:** NMAC  
**Insured Policy #:** PD275  
**Loss Type:** Collision  
**FAX:** (800)632-3704

**Inspection**

**Inspection Date:** 09/08/2008 08:00 AM  
**Inspection Location:** QUALITY A/B  
**City State Zip:** MT.VERNON, NY  
**Primary Impact:** Left Front Corner  
**Assigned Date/Time:**  
**First Contact Date/Time:**  
**Inspection Type:** Field  
**Contact:**  
**Secondary Impact:**  
**Received Date/Time:** 09/08/2008 12:12 PM  
**Appointment Date/Time:** 09/08/2008 06:51 AM  
**Appraiser Name:** PAUL MANSBACH  
**Address:**  
**City State Zip:**  
**Appraiser License #:** IA833900  
**Work/Day:** (914)785-0180  
**FAX:** (800)632-3704

**Repairer**

**Repairer:** QUALITY BODY WORKS  
**Address:** 700 S COLUMBUS AVE  
**City State Zip:** MOUNT VERNON, NY  
**License # :** R7055169  
**Contact:**  
**Work/Day:** (914)664-9169  
**FAX:** (914)699-0255  
**Regulation ID:**

**Remarks**

ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL. FAX YOUR SUPPLEMENT REQUEST LIST TO  
603 422 0131. DO NOT CALL  
COPY TO INSURED.

VEHICLE DRIVEABLE.  
 NO PRIOR DAMAGE.

**Vehicle**

2004 Nissan Xterra XE 4 DR Wagon  
 6cyl Gasoline 3.3  
 4 Speed Automatic

**Lic.Plate:** ATL6843  
**Lic Expire:**  
**Prod Date:**  
**Veh Insp#:**  
**Condition:** Good  
**Ext. Color:** Gray  
**Ext. Refinish:** Two-Stage

**Lic State:** NY  
**VIN:** 5N1ED28Y74C603818  
**Mileage:** 51,954  
**Mileage Type:** Actual  
**Code:** Z7203A  
**Int. Color:**  
**Int. Refinish:**

**Options**

AM/FM CD Player	Air Conditioning	Anti-lock Brakes
Auto Locking Hubs (4WD)	Bodyside Moldings	Center Console
Dual Airbags	Intermittent Wipers	Power Brakes
Power Steering	Privacy Glass	Rear Window Defroster
Rear Window Wiper/Washer	Roof/Luggage Rack	Side Steps
Skid Plates	Split Folding Rear Seat	Styled Steel Wheels
Tachometer	Tinted Glass	Velour/Cloth Seats
4-Wheel Drive		

**Damages**

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	B%	Hours	R
1	E	5		Bumper,Front	620307Z800	\$188.80			2.2	SM
2	UC	87		Bumper,Front Lower	Replace Reconditioned	\$182.00*			INC	SM
				>> FROM KEYSTONE 800 972 2228						
3	E	1344		Clip,Frt Bumper LT	MULTI-PART	\$4.14				SM
4	E	40		Defl,Front Bumper Lwr	620647Z800	\$204.15			INC	SM
5	E	53		Defl,Front Bumper Lwr LT	620257Z840	\$23.85			INC	SM
6	RI	56		Brkt,Front Lic Plate	R & I Assembly				0.1	SM
7	E	93		Shim,Front Bumper LT	620682S41A	\$7.17			INC	SM
8	E	8		Brkt,Front Bumper Mtg LT	951117Z030	\$24.98			1.0	SM
9	L	8		Brkt,Front Bumper Mtg LT	Refinish				0.3	RF
					0.3 Surface					
10	E	10		Brkt,Front Bumper Mtg LT	622153S530	\$21.00			INC	SM
11	E	63		Brkt,Front Bumper Mtg LT	622127Z800	\$6.67			INC	SM
12	E	91		Brkt,Front Bumper Mtg LT	620463S500	\$8.33			0.1	SM
13	E	134		Brkt,Front Bumper Mtg LT	622717Z800	\$5.22			INC	SM
14	E	520		Brkt,Front Bumper Mtg LT	620493S535	\$2.77			INC	SM
15	E	28		Grille Assembly	623107Z840	\$134.22			INC	SM
16	E	41		Headlamp Assy,Halogen LT	260607Z825	\$198.78			0.3	SM
				>> LKQ N/A						
17	E	97		Lamp,Side Marker LT	261857Z800	\$36.28			INC	SM
18	I	83		Panel,Hood	Repair				2.0*	SM
19	L	83 #		Panel,Hood	Refinish				2.5*	RF
					1.3* Surface					
					0.6 Two-stage setup					
					0.6 Two-stage					
				# = 10, 13						
				>> PARTIAL REFINISH W/FULL CLEAR						
20	RI	83		Hood Panel R & I	R & I Assembly				0.5	SM
21	RI	70		Emblem,Hood Panel	R & I Assembly				0.2	SM

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	B%	Hours	R
22	RI	1091		Nozzle,W/S Washer LT	R & I Assembly				0.1	SM
23	RI	1092		Nozzle,W/S Washer RT	R & I Assembly				0.1	SM
24	RI	150		Pad,Insulator Hood	R & I Assembly				0.3	SM
25	I	75		Panel,Radiator Side LT	Repair				1.5*	SM
26	L	75		Panel,Radiator Side LT	Refinish				0.3	RF
					0.3 Surface					
27	I	71		Crsmbr,Rad Panel Upr	Repair				1.0*	SM
28	L	71		Crsmbr,Rad Panel Upr	Refinish				0.4*	RF
					0.4* Surface					
29	I	105		Pnl Assembly,Inr Fndr LT	Repair				1.5*	SM
30	L	105		Pnl Assembly,Inr Fndr LT	Refinish				0.4*	RF
					0.4* Surface					
31	I	548		Crsmbr,Front Frame	Repair					SM*
32	L	548		Crsmbr,Front Frame	Refinish				0.3	RF
					0.3 Surface					
33	EU	103	46	Fender,Front LT	LIKE KIND & QUALITY	\$150.00*		+25	1.0	SM
				>> FROM KAARS, INC. 1 609 396 3000						
34	L	103		Fender,Front LT	Refinish				2.9	RF
					2.0 Surface					
					0.5 Edge					
					0.4 Two-stage					
35	E	111		Guard,Fender Mud LT	638517Z800	\$39.78			INC	SM
36	E	113		Flare,Wheel Opening LT	638117Z400	\$26.02			0.3	SM
37	E	107		Skirt,Inner Fender LT	638417Z000	\$59.10			0.3	SM
38	N	974		Suspension Align,Frt	Additional Labor				1.5	ME
39	RI	149		Reservoir,W/S Washer	R & I Assembly				0.2	SM
40	RI	125		Grille,Upper Cowl LT	R & I Assembly				INC	SM
41	L	163		Pillar,Hinge LT	Refinish				0.5*	RF
					0.5* Surface					
				>> BLEND						
42	BR	209		Pnl,Front Door Outer LT	Blend Refinish				1.3	RF
					0.9 Blend					
					0.4 Two-stage					
43	RI	140		Mldg,Front Door Belt LT	R & I Assembly				0.2	SM
44	RI	199		Mirror,Outer R/C LT	R & I Assembly				0.3	SM
45	RI	225		Cyl,Front Door Lock LT	R & I Assembly				0.2	SM
46	RI	221		Handle,Front Door Otr LT	R & I Assembly				0.6	SM
47	I			PINCH WELDS-REPAIR	Repair				0.5*	SM
48	RI			PINCH WELDS-REPAIR	R & I Assembly				1.0*	SM*
49	I			WETSAND/COMPOUND-1.	Repair				1.0*	SM
50	L			PINCH WELD-REFINISH	Refinish				0.5*	RF*
51	SB			HAZARDOUS WASTE REM	Sublet Repair	\$3.00*				SM
52	I			SETUP & MEASURE	Repair				2.0*	SM*
53	I			FT.FRAME RAILS SWAY	Repair				3.0*	FR*

53 Items

MC	Message
10	INCLUDES AUDATEX TIME TO CLEAR ENTIRE PANEL
13	INCLUDES 0.6 HOURS FIRST PANEL TWO-STAGE ALLOWANCE
46	PRINTABLE ALTERNATE PARTS COMPARE

**Estimate Total & Entries**

Gross Parts	\$991.26
Other Parts	\$332.00
Paint Materials	\$206.80
Line Item Markup	\$37.50

<b>Parts &amp; Material Total</b>					<b>\$1,567.56</b>
<b>Tax on Parts &amp; Material</b>					<b>\$131.28</b>
		@		8.375%	
<b>Labor</b>	<b>Rate</b>	<b>Replace Hrs</b>	<b>Repair Hrs</b>	<b>Total Hrs</b>	
<b>Sheet Metal (SM)</b>	\$47.00	9.0	9.5	18.5	\$869.50
<b>Mech/Elec (ME)</b>	\$47.00		1.5	1.5	\$70.50
<b>Frame (FR)</b>	\$50.00		3.0	3.0	\$150.00
<b>Refinish (RF)</b>	\$47.00	9.4		9.4	\$441.80
<b>Paint Materials</b>	\$22.00				
<hr/>					
<b>Labor Total</b>				32.4 Hours	<b>\$1,531.80</b>
<b>Tax on Labor</b>		@		8.375%	<b>\$128.29</b>
<b>Sublet Repairs</b>					<b>\$3.00</b>
<b>Tax on Sublet</b>		@		8.375%	<b>\$0.25</b>
<b>Gross Total</b>					<b>\$3,362.18</b>
<b>Less: Deductible</b>					<b>\$500.00-</b>
<b>Net Total</b>					<b>\$2,862.18</b>

Alternate Parts Y/01/00/00/01/00 CUM 01/00/00/01/00 Zip Code: 11563 WESTCHESTER  
 Recycled Parts NOT APPLICABLE

Audatex Estimating 5.0.114 ES 09/08/2008 04:27 PM REL 5.0.114 DT 08/01/2008 DB 08/15/2008  
 Copyright (C) 2007 Audatex North America, Inc.  
 2.0 HRS WERE ADDED TO THIS ESTIMATE BASED ON AUDATEX'S TWO-STAGE REFINISH FORMULA.

THIS IS NOT AN AUTHORIZATION TO REPAIR. ONLY THE VEHICLE OWNER CAN AUTHORIZE THE REPAIRS TO THEIR VEHICLE. THE REASONABLE COST TO REPAIR THE DAMAGES TO YOUR VEHICLE ARE ITEMIZED ON THIS APPRAISAL. PLEASE REVIEW THE APPRAISAL CAREFULLY AND PRESENT IT TO THE SHOP PRIOR TO THE START OF REPAIRS.

YOU CAN HAVE THE DAMAGES REPAIRED AT THE REPAIR FACILITY OF YOUR CHOICE. IF YOU PREFER, WE CAN PROVIDE YOU WITH THE NAMES OF SEVERAL REPUTABLE REPAIR SHOPS IN YOUR AREA.

OCCASIONALLY, DURING THE REPAIR PROCESS, HIDDEN DAMAGE MAY BE DISCOVERED. THIS MAY ENTITLE YOU TO AN ADDITIONAL ALLOWANCE. ALL ADDITIONAL DAMAGES MUST BE INSPECTED BY A LIBERTY MUTUAL REPRESENTATIVE AND APPROVED BEFORE ANY FURTHER PAYMENTS WILL BE MADE. PLEASE HAVE YOUR REPAIR FACILITY CONTACT OUR OFFICE DISPATCHER FOR A SUPPLEMENTAL APPRAISAL.

FOR OTHER CLAIMS ASSISTANCE, INCLUDING RENTAL CAR INFORMATION OR ANY OTHER QUESTIONS, CONTACT OUR CLAIMS OFFICE, AS NOTED ABOVE.

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**Op Codes**

* = User-Entered Value	E = Replace OEM	NG = Replace NAGS
EC = QUALITY REPL. PART	ET = Partial Replace Labor	EP = QUALITY REPL. PART
EU = LIKE KIND & QUALITY	TE = Partial Replace Price	PM = Replace PXN Reman/Reblt
UM = NEW DISCOUNT OEM PRT	L = Refinish	PC = Replace PXN Reconditioned
UC = Replace Reconditioned	TT = Two-Tone	SB = Sublet Repair
N = Additional Labor	BR = Blend Refinish	I = Repair
IT = Partial Repair	CG = Chipguard	RI = R & I Assembly
P = Check	AA = Appearance Allowance	RP = Related Prior Damage



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**Estimate Summary Page**

**PAUL MANSBACH**

<b>Gross Total</b>	<b>\$3,362.18</b>
<b>Less: Deductible</b>	<b>\$500.00-</b>
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ONLY THE ITEMS CHECKED BELOW APPLY TO YOUR CLAIM:

\_\_\_ IF THE DAMAGES DETAILED ON THIS APPRAISAL ARE COVERED UNDER YOUR POLICY, A PAYMENT, WILL BE ISSUED BY THE CLAIMS SERVICE CENTER.

\_\_\_ A CHECK PAYABLE TO THE VEHICLE OWNER (AND IF APPLICABLE, THE LIENHOLDER), LESS DEDUCTIBLE (IF APPLICABLE), WAS PREPARED AND LEFT WITH THE INDIVIDUAL WHO PRESENTED THE VEHICLE FOR THE INSPECTION.

\_\_\_ A CHECK PAYABLE TO THE VEHICLE OWNER (AND IF APPLICABLE, THE LIENHOLDER) AND THE REPAIR FACILITY WAS PREPARED AND LEFT WITH THE REPAIR FACILITY PER A DIRECTION OF PAYMENT SIGNED BY THE VEHICLE OWNER. WE DID NOT AUTHORIZE THE REPAIR FACILITY TO BEGIN REPAIRS.

\_\_\_ A COPY OF THE APPRAISAL WAS SUPPLIED TO THE REPAIR FACILITY WHERE THE VEHICLE WAS INSPECTED. WE DID NOT AUTHORIZE THE REPAIR FACILITY TO BEGIN REPAIRS.

\_\_\_ THIS IS NOT AN AUTHORIZATION TO REPAIR YOUR VEHICLE, NOR IS IT AN OFFER OF SETTLEMENT OF YOUR CLAIM AGAINST OUR POLICYHOLDER. YOUR CLAIM IS UNDER REVIEW BY OUR CLAIMS SERVICE CENTER WHO WILL CONTACT YOU REGARDING THE SETTLEMENT AND PAYMENT OF YOUR CLAIM.

REGULATION 64, AS PROMULGATED BY THE NEW YORK STATE INSURANCE DEPARTMENT REQUIRES THAT ANY NOTICE EXPLAINING OR REJECTING ANY ELEMENT OF A CLAIM SHALL CONTAIN THE FOLLOWING:

SHOULD YOU WISH TO TAKE THIS MATTER UP WITH THE NEW YORK STATE INSURANCE DEPARTMENT, YOU MAY WRITE OR VISIT THE CONSUMER SERVICES BUREAU, NEW YORK STATE INSURANCE DEPARTMENT AT 25 BEAVER STREET, NEW YORK, N.Y. 10004-2319, AGENCY BUILDING ONE GOVERNOR NELSON A. ROCKEFELLER EMPIRE STATE PLAZA, ALBANY,

NEW YORK 12257 OR 65 COURT STREET WALTER J. MAHONEY OFFICE BUILDING, BUFFALO,  
NEW YORK 14202

E=OEM PARTS, EC=NEW NON-OEM PARTS, AND EP=NEW NON-OEM PARTS

NUMBER OF DAYS TO REPAIR: \_\_\_\_\_