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018250204

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Fri, Jan 23 at 11:30 AM

To: <3j7b7b23g4145@claims.usaa.com>

Cc: <erik_53@ymail.com>, Catherine (Cat) Werbeck-Marczan <cat@aerialai.solutions>, Jessica Singleton <jessica@aerialai.solutions>

Subject: NOTICE OF DEFICIENT ESTIMATE: Claim #018250204-80A | ERIK ESTRADA-ESCOBAR

Attn: David Gosnell / USAA Claims Department,

AAIS Insurance Coach has completed a forensic audit of your 12/15/2025 estimate. We find the current proposed "partial repair" scope for 2807 Lexington Ave Sw to be technically deficient, non-compliant with building codes, and a failure of the carrier's duty to indemnify the insured.

We are formally rejecting this estimate based on the following four points:

- 1. The 10-Square Measurement Gap:** Your report identifies a total roof surface area of **27.32 SQ**, yet you have only provided for the replacement of **17.67 SQ**. Attempting to "patch" 65% of a roof while ignoring the remaining 10 squares is mathematically and structurally unsound. We demand an immediate revision to include the full **27.32 SQ**.
- 2. Building Envelope Failure (Open Interior Items):** Your report acknowledges significant interior ceiling damage in the Living Room but defers it as an "Open Item." Our inspection confirms that the acknowledged hail damage to the roof has compromised the water-shedding integrity of the home. Performing interior repairs (including the "continuous painting" you noted) while leaving a compromised roof overhead is a violation of standard restoration practices and a waste of the insured's premiums.
- 3. Code Compliance & Integration (IRC R905 / R908):** A partial repair of this magnitude (17+ squares) requires the integration of new underlayment and drip edge with 10-year-old existing materials. Per Alabama building code and IRC R905.1, we cannot maintain a continuous, weather-tight barrier without disturbing the adjacent "undamaged" slopes. Given the 10-year age and the acknowledged hail impact, these shingles are too brittle to withstand the manipulation required for a "patch" job.
- 4. Demand for Full Replacement or Letter of Indemnity:** AAIS operates with the latest technology and modern processes to ensure truth and accuracy. We expect USAA to properly support its member. If USAA persists in a "partial repair" strategy that violates manufacturer warranties and building codes, we require a **written Letter of Indemnity** from USAA. This letter must state that USAA will assume all future liability for roof failure, interior water damage, or mold resulting from this non-compliant repair.

Immediate Requirements:

Revision: Update the estimate to a Full Roof Replacement (**27.32 SQ**).

Joint Inspection: If replacement is denied, we require a joint on-site **Brittleness/Repairability Test** within 72 hours.

We await your corrected estimate.

Regards,

Amy Ragan
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Aerial AI Solutions
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