



Auto-Owners Insurance Company

Home-Owners Insurance Company
Owners Insurance Company
Property-Owners Insurance Company
Southern-Owners Insurance Company

Insured: RONALD D OTTERSON
Property: 3111 SUNDANCE CIR NW
ALEXANDRIA, MN 56308-9075
Home: 3111 SUNDANCE CIR NW
ALEXANDRIA, MN 56308-9075

Cell: (320) 491-5855

Claim Rep.: Benjamin Mohler

Business: (816) 878-3703
E-mail: claims@catcrew.com

Estimator: Benjamin Mohler

Business: (816) 878-3703
E-mail: claims@catcrew.com

Reference:
Company: Auto-Owners Insurance Company
Business: P.O. Box 30660
Lansing, MI 48909-8160

Business: (844) 296-4053
E-mail: AOCAT@aoins.com

Claim Number: 300-0261455-2025

Policy Number: 4179203502

Type of Loss: HAIL

Date Contacted: 5/5/2025 9:30 AM
Date of Loss: 6/12/2024 12:00 AM
Date Inspected: 5/5/2025 1:00 PM
Date Est. Completed: 5/5/2025 1:48 PM

Date Received: 4/30/2025 12:00 AM
Date Entered: 5/1/2025 9:48 AM

Price List: MNSC8X_MAY25
Restoration/Service/Remodel
Estimate: RONALD_D_OTTERSON

OPENING STATEMENT:

This is an estimate of loss or damage and not a settlement offer. Unless we advise otherwise, OUR APPRAISER/ADJUSTER HAS NO SETTLEMENT AUTHORITY. All estimates are subject to insurance company review and approval. This is not an authorization to repair or guarantee of payment. All coverage and payment decisions on the file will be determined by Auto-Owners.

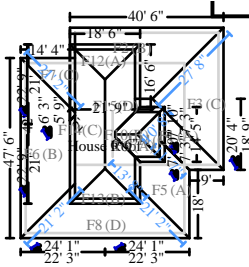
Section 1. Minnesota Statutes 2016, section 325E.66, subdivision, is amended to read;

Subdivision 1. Payment or rebate of insurance deductible. A residential contractor providing home repair or improvement services to be paid by an insured from the proceeds of a property or casualty insurance policy shall not, as an inducement to the sale or provision of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or part of any applicable insurance deductible or offer to compensate an insured for providing any service to the insured. If a residential contractor violates this section, the insurer to whom the insured tendered the claim shall not be obligated to consider the estimate prepared by the residential contractor. The residential contractor must provide a written notification of the requirements of this section with its initial estimate. The adjuster or insurer must provide a written notification of the requirements of this section in the initial estimate relating to the claim.

For purposes of this section, "residential contractor" means a residential roofer, as defined in section 326B.802, subdivision 14; a residential building contractor, as defined in section 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802, subdivision 12.

RONALD_D_OTTERSON

Dwelling

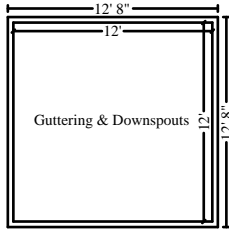


House Roof

3137.23 Surface Area
371.87 Total Perimeter Length
194.55 Total Hip Length

31.37 Number of Squares
35.92 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Tear off composition shingles - Laminated (no haul off)	31.37 SQ	53.24	0.00	1,670.14	(0.00)	1,670.14
Tear off charge includes shingles, felt, ridge cap, and roof vents.						
2. Laminated - comp. shingle rfg. - w/out felt	33.67 SQ	326.31	320.33	11,307.19	(5,276.69)	6,030.50
Auto Calculated Waste: 7.3%, 2.30SQ						
Options: Valleys: Open, Include eave starter course: No, Include rake starter course: No, Exposure - Hip/Valley/Starter: 5 5/8", Bundle Rounding: 0.4%, 0.12SQ - (included in waste calculation above)						
Component RFG300 from this line item was priced by ITEL Asphalt Shingle Pricing (ASP) on 5 May 2025. See attached document for more details.						
3. Roofing felt - 15 lb.	9.61 SQ	51.50	7.13	502.05	(351.43)	150.62
4. Ice & water barrier	2,176.49 SF	2.32	73.84	5,123.30	(2,390.87)	2,732.43
5. Asphalt starter - universal starter course	371.87 LF	2.51	15.63	949.02	(664.31)	284.71
6. Drip edge	371.87 LF	3.78	32.09	1,437.76	(575.11)	862.65
7. Valley metal	34.83 LF	8.33	6.50	296.63	(118.65)	177.98
8. Hip / Ridge cap - Standard profile - composition shingles	230.47 LF	7.54	46.74	1,784.48	(832.76)	951.72
9. Flashing - pipe jack - lead	3.00 EA	103.86	11.45	323.03	(129.21)	193.82
10. Roof vent - turtle type - Plastic	4.00 EA	83.57	4.15	338.43	(135.37)	203.06
11. R&R Roof vent - turbine type - Standard grade	1.00 EA	177.35	5.99	183.34	(68.24)	115.10
12. R&R Ridge vent - Metal roofing - Standard grade	16.50 LF	16.60	6.96	280.87	(57.05)	223.82
13. Step flashing	13.00 LF	15.42	2.15	202.61	(81.04)	121.57
For chimney flashing repair.						
14. Apply roofing sealant/cement - per LF	13.00 LF	0.98	0.30	13.04	(7.30)	5.74
For chimney flashing repair.						
15. Roofer - per hour	1.00 HR	205.44	0.00	205.44	(0.00)	205.44
Labor to manipulate new flashing under permanent counter flashing on chimney.						
Totals: House Roof			533.26	24,617.33	10,688.03	13,929.30



Guttering & Downspouts

Height: 8'

384.00 SF Walls	144.00 SF Ceiling
528.00 SF Walls & Ceiling	144.00 SF Floor
16.00 SY Flooring	48.00 LF Floor Perimeter
48.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
16. R&R Gutter guard/screen	211.33 LF	5.35	22.29	1,152.90	(728.63)	424.27
Allowing for 71'6 LF of gutter screen replacement on the front elevation, 37'6 LF on the right elevation, 54'10 LF on the rear elevation, and 47'6 LF on the left elevation.						
17. R&R Downspout - aluminum - up to 5"*	14.00 LF	11.08	4.72	159.84	(83.94)	75.90
Allowing for 14 LF of downspout replacement on the left elevation						
Totals: Guttering & Downspouts			27.01	1,312.74	812.57	500.17

Front Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
18. R&R Fascia - metal - 6"	18.50 LF	8.42	3.90	159.68	(42.27)	117.41
Totals: Front Elevation			3.90	159.68	42.27	117.41

Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
19. R&R Fascia - metal - 6"	42.00 LF	8.42	8.86	362.50	(95.97)	266.53
Totals: Left Elevation			8.86	362.50	95.97	266.53
Total: Dwelling			573.03	26,452.25	11,638.84	14,813.41

DUMPSTER

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
20. Dumpster load - Approx. 20 yards, 4 tons of debris	1.00 EA	462.00	34.07	496.07	(0.00)	496.07
Totals: DUMPSTER			34.07	496.07	0.00	496.07

Line Item Totals: RONALD_D_OTTERSON

607.10 26,948.32 11,638.84 15,309.48

Grand Total Areas:

384.00 SF Walls	144.00 SF Ceiling	528.00 SF Walls and Ceiling
144.00 SF Floor	16.00 SY Flooring	48.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	48.00 LF Ceil. Perimeter
144.00 Floor Area	160.44 Total Area	384.00 Interior Wall Area
956.36 Exterior Wall Area	50.67 Exterior Perimeter of Walls	
3,137.23 Surface Area	31.37 Number of Squares	371.87 Total Perimeter Length
35.92 Total Ridge Length	194.55 Total Hip Length	

Summary for Cov A: Dwelling (001: 3111 SUNDANCE CIR NW)

Line Item Total	26,341.22
Matl Sales Tax	573.03
Subtotal	26,914.25
Equipment	34.07
Replacement Cost Value	\$26,948.32
Less Depreciation	(11,638.84)
Actual Cash Value	\$15,309.48
Less Deductible	(1,000.00)
Net Claim	\$14,309.48
Total Recoverable Depreciation	11,638.84
Net Claim if Depreciation is Recovered	\$25,948.32

Benjamin Mohler

Recap of Taxes

	Matl Sales Tax (7.375%)	Manuf. Home Tax (7.375%)	Clothing Acc Tax (7.375%)	Equipment (7.375%)
Line Items	573.03	0.00	0.00	34.07
Total	573.03	0.00	0.00	34.07

Recap by Room

Estimate: RONALD_D_OTTERSON

Area: Dwelling

House Roof	24,084.07	91.43%
Guttering & Downspouts	1,285.73	4.88%
Front Elevation	155.78	0.59%
Left Elevation	353.64	1.34%

Area Subtotal: Dwelling

25,879.22 98.25%

DUMPSTER

462.00 1.75%

Subtotal of Areas

26,341.22 100.00%

Total

26,341.22 100.00%

Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
GENERAL DEMOLITION	2,392.80		2,392.80
METAL STRUCTURES & COMPONENTS	176.39	54.88	121.51
ROOFING	22,127.26	10,384.18	11,743.08
SOFFIT, FASCIA, & GUTTER	1,644.77	929.00	715.77
Subtotal	26,341.22	11,368.06	14,973.16
Matl Sales Tax	573.03	270.78	302.25
Equipment	34.07		34.07
Total	26,948.32	11,638.84	15,309.48

NOTICE: This is an estimate for repairs. This document does not constitute settlement of your claim and is not a confirmation of coverage. The above figures may be subject to additional company review. Please review your applicable policy for specific coverages, terms and conditions.

Pursuant to Minnesota Statute 325E.66, we would like to advise you of the following:

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