



## Police Department

**DATE:** February 13, 2024

**FROM:** Dave Draovitch, Police Chief

**ITEM:** Permission to transfer ownership of damaged Police vehicles.

**REQUEST:**

Permission to transfer ownership of damaged/salvaged Police vehicles.

**BACKGROUND INFORMATION:**

I am requesting to transfer ownership of two damaged/salvaged police patrol vehicles. Both vehicles suffered damage on separate dates and different locations within the City of Bismarck, resulting in a total loss. Below is a description of each damaged police vehicle to include date of loss and transfer of ownership. The insurance companies will be paying the City of Bismarck the replacement cost for each vehicle, less depreciation, based on fair market pricing.

- 2021 Ford Explorer VIN# 1FM5K8ABXMGB46557 (Unit# 9692) Car 5 with 62,404 miles-Date of was Loss December 16, 2023. Transfer Ownership to the North Dakota Insurance Reserve Fund for Salvage-Claim# 23058996
- 2022 Ford Explorer VIN# 1FM5K8AB0NGA42225 (Unit# 9710) Car 42 with 27,865 miles-Date of loss was December 26, 2023. Transfer Ownership to American Family Insurance-Claim# 01007079737-02.

**RECOMMENDED CITY COMMISSION ACTION:**

Grant permission to transfer the ownership of both damaged/salvaged police vehicle to the appropriate insurance company.

**STAFF CONTACT INFORMATION:**

Cody Trom, Police Lieutenant, 701-355-1935, ctrom@bismarcknd.gov

Dave Draovitch, Police Chief, 701-355-1866, ddraovitch@bismarcknd.gov

**ATTACHMENTS:**

1. Market Valuation Report
2. NDIRF Letter of Total Loss
3. Total Loss Settlement Breakdown

## REPORT SUMMARY

### CLAIM INFORMATION

Owner	City Of Bismarck Bismarck, ND 58501
Loss Unit	Police 2022 Ford EXPLORER POLICE AWD 6cyl. 3.3l Sport Utility Vehicle
Loss Unit Type	SPECIALTY VEHICLES
Loss Incident Date	12/26/2023
Claim Reported	01/08/2024

The CCC ONE® Market Valuation Report reflects CCC Intelligent Solutions Inc.'s opinion as to the value of the loss unit, based on information provided to CCC by AMERICAN FAMILY INSURANCE COMPANY.

### INSURANCE INFORMATION

Report Reference Number	116954495
Claim Reference	01007079737-2
Adjuster	Melvin, Kyle
Odometer	27,867
Last Updated	01/09/2024 10:36 AM

### VALUATION SUMMARY

<b>Base Value</b>	<b>\$ 28,760.00</b>
<b>Adjusted Value</b>	<b>\$ 28,760.00</b>

**Total \$ 28,760.00**

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

#### BASE VALUE

This is derived from comparable unit(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

#### Inside the Report

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# VALUATION METHODOLOGY

## How was the valuation determined?



### CLAIM INSPECTION

AMERICAN FAMILY INSURANCE COMPANY has provided CCC with the zip code where the loss unit is garaged, loss unit VIN, mileage/hours, options and additional equipment, as well as loss unit condition, which is used to assist in determining the value of the loss unit.

### DATABASE REVIEW

CCC maintains an extensive database of units that currently are or recently were available for sale in the U.S. This database includes units advertised for sale by dealerships or private parties. All of these sources are updated regularly.

### SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable units are selected. On current year units, new units for sale at the time of the valuation may have been used. The zip code where the loss unit is garaged determines the starting point for the search. Comparable units are similar to the loss unit based on relevant factors. If a sufficient number of comparable units cannot be located, CCC may also obtain dealer quotations for a unit with attributes as reported by the insurer.

### CALCULATE VALUATION

Adjustments to the price of the selected comparable units are made to reflect differences in attributes, including mileage/hours, options, additional equipment, refurbishments, after factory equipment, and condition. Dollar adjustments are based upon market research. Finally, the Base Value is the straight average of the adjusted values of the comparable units. Due to the unique nature of the loss units valued in the Commercial and Recreational Vehicle division, a valuation specialist handles each request individually.

## LOSS UNIT INFORMATION

### LOSS UNIT DETAILS

Location	Bismarck , ND 58501
VIN	1FM5K8AB0NGA42225
Year	2022
Make	Ford
Model	EXPLORER POLICE AWD
Drivetrain	4X4

### LOSS UNIT CONDITION

	Condition
Overall Rating	Average

### LOSS UNIT EQUIPMENT

CT - Transmission	AUTOMATIC TRANSMISSION	✓
	4 WHEEL DRIVE	✓
PO - Power	POWER STEERING	✓
	POWER BRAKES	✓
	POWER WINDOWS	✓
	POWER LOCKS	✓
	POWER MIRRORS	✓
	POWER DRIVER SEAT	✓
	POWER TRUNK/LIFTGATE	✓
IS - Seats/Interior	BUCKET SEATS	✓
	CLOTH SEATS	✓
	RECLINING/LOUNGE SEATS	✓
CS - Convenience	AIR CONDITIONING	✓
	DUAL MIRRORS	✓

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicles .

Please review the information in the Loss Unit Information Section to confirm the reported mileage and condition, and to verify that the information accurately reflects the options, additional equipment, refurbishments or other aspects of the loss unit that may impact the value.

AMERICAN FAMILY INSURANCE COMPANY uses condition inspection guidelines to determine the condition of the loss unit prior to the loss. The guidelines describe physical characteristics for the loss unit, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss unit's condition.

To the left is the equipment of the loss unit that AMERICAN FAMILY INSURANCE COMPANY provided to CCC.

**LOSS UNIT EQUIPMENT**

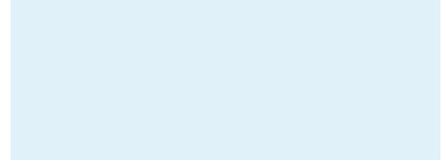
	INTERMITTENT WIPERS	✓
	TILT WHEEL	✓
	CRUISE CONTROL	✓
	REAR DEFOGGER	✓
	KEYLESS ENTRY	✓
	HEATED MIRRORS	✓
	MESSAGE CENTER	✓
	STEERING WHEEL TOUCH CONTROLS	✓
	REAR WINDOW WIPER	✓
	TELESCOPIC WHEEL	✓
	CLIMATE CONTROL	✓
	OVERHEAD CONSOLE	✓
<b>CR - Radio</b>	AM RADIO	✓
	FM RADIO	✓
	STEREO	✓
	SEARCH/SEEK	✓
	AUXILIARY AUDIO CONNECTION	✓
<b>CW - Wheels</b>	STYLED STEEL WHEELS	✓
<b>SS - Safety</b>	AIR BAG (DRIVER ONLY)	✓
	PASSENGER AIR BAG	✓
	ANTI-LOCK BRAKES (4)	✓
	4-WHEEL DISC BRAKES	✓
	TRACTION CONTROL	✓
	STABILITY CONTROL	✓
	FRONT SIDE IMPACT AIR BAGS	✓
	HEAD/CURTAIN AIR BAGS	✓
	HANDS FREE	✓
	BACKUP CAMERA	✓
	XENON OR L.E.D. HEADLAMPS	✓
	PARKING SENSORS	✓
<b>OP - Other</b>	PRIVACY GLASS	✓
	REAR SPOILER	✓
	CLEARCOAT PAINT	✓
	METALLIC PAINT	✓

**LOSS UNIT EQUIPMENT**

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TRAILER HITCH ✓

CALIFORNIA EMISSIONS ✓



 **COMPARABLE UNITS**

	Loss Unit	Comp 1	Comp 2
Price		\$33,990	\$25,491
<b>Year/Make/Model</b>	2022 Ford EXPLORER POLICE AWD Police Interceptor	2022 Ford EXPLORER POLICE AWD	2022 Ford EXPLORER POLICE AWD
Trim		Police Interceptor	
Odometer	27,867	3,998	28,428
<b>Configuration</b>			
Model Description	3.3L	3.3L	3.3L
Body Type	SPORT UTILITY VEHICLE	SPORT UTILITY VEHICLE	SPORT UTILITY VEHICLE
Drivetrain	4X4	4X4	4X4
Engine Cylinder	6	6	6

<b>Options</b>			
PS - Power Steering	✓	✓	✓
DG - Head/Curtain Air Bags	✓	✓	✓
TW - Tilt Wheel	✓	✓	✓
TX - Traction Control	✓	✓	✓
PT - Power Trunk/Liftgate	✓	✗	✗
HM - Heated Mirrors	✓	✗	✗
M3 - Auxiliary Audio Connection	✓	✓	✓
PW - Power Windows	✓	✓	✓
PX - Backup Camera	✓	✓	✓
DM - Dual Mirrors	✓	✓	✓
DT - Privacy Glass	✓	✓	✓
MC - Message Center	✓	✓	✓
AB - Anti-Lock Brakes (4)	✓	✓	✓
AC - Air Conditioning	✓	✓	✓
MP - Metallic Paint	✓	✗	✗
4W - 4 Wheel Drive	✓	✓	✓
AG - Drivers Side Air Bag	✓	✓	✓
IP - Clearcoat Paint	✓	✓	✓
EM - California Emissions	✓	✓	✓
AM - AM Radio	✓	✓	✓
IW - Intermittent Wipers	✓	✓	✓

**Comp 1** Updated Date: 11/21/2023  
**2022 Ford EXPLORER POLICE AWD Police Interceptor**  
**VIN 1FM5K8AB6NGB31734**  
**Dealership BROWNS WEST BRANCH F**  
**Location West Branch, IA**  
**Telephone (319) 253-2778**  
**Source Dealer Ad**  
**Stock # AP4628**

**Comp 2** Updated Date: 01/09/2024  
**2022 Ford EXPLORER POLICE AWD**  
**VIN 1FM5K8AB4NGA15898**  
**Dealership COLUMBIA MOTORS**  
**Location Beaverton, OR**  
**Telephone (971) 213-3316**  
**Source Dealer Ad**  
**Stock # A15898**

**Comparables** used in the determination of the Base Value are not intended to be replacement units but are reflective of the market value, and may no longer be available for sale.

**Price** is the amount that the dealership will accept to sell the unit, though a lower price may be obtainable through negotiation.

 **COMPARABLE UNITS**

	Loss Unit	Comp 1	Comp 2
RD - Rear Defogger	✓	✓	✓
AT - Automatic Transmission	✓	✓	✓
RG - Passenger Air Bag	✓	✓	✓
RL - Reclining/Lounge Seats	✓	✓	✓
FM - FM Radio	✓	✓	✓
BS - Bucket Seats	✓	✓	✓
SE - Search/Seek	✓	✓	✓
SL - Rear Spoiler	✓	✓	✓
WP - Rear Window Wiper	✓	✓	✓
KE - Keyless Entry	✓	✗	✗
T1 - Stability Control	✓	✓	✓
SP - Power Driver Seat	✓	✓	✓
CC - Cruise Control	✓	✓	✓
ST - Stereo	✓	✓	✓
SY - Styled Steel Wheels	✓	✓	✓
CL - Climate Control	✓	✓	✓
CO - Overhead Console	✓	✓	✓
XE - Xenon Or L.e.d. Headlamps	✓	✓	✓
XG - Front Side Impact Air Bags	✓	✓	✓
CS - Cloth Seats	✓	✓	✓
PB - Power Brakes	✓	✓	✓
TH - Trailer Hitch	✓	✓	✓
TL - Telescopic Wheel	✓	✓	✓
PJ - Parking Sensors	✓	✗	✗
PL - Power Locks	✓	✓	✓
PM - Power Mirrors	✓	✓	✓
TQ - Steering Wheel Touch Controls	✓	✓	✓
HF - Hands Free	✓	✓	✓
DB - 4-Wheel Disc Brakes	✓	✓	✓

**Condition** Average Average Average

**Adjustments:**

**Options**

HM - Heated Mirrors	\$ 66	\$ 66
KE - Keyless Entry	\$ 150	\$ 150
PJ - Parking Sensors	\$ 100	\$ 100
<b>Odometer</b>	<b>-\$ 2,648</b>	<b>\$ 55</b>

**Condition**

 COMPARABLE UNITS

Adjusted Comparable Value	\$31,658	\$25,862
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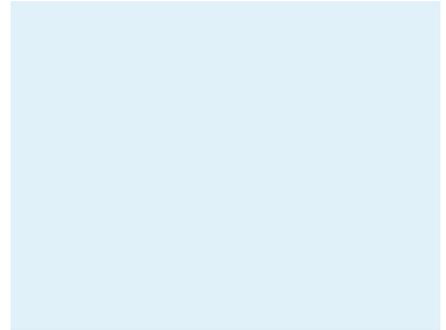
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## VALUATION NOTES

01/08/2024 16:54 - STANDARD EQUIPMENT: 4W, AB, AC, AG, AM, AT, BS, CC, CL, CO, CS, DB, DG, DM, DT, EM, FM, HF, IP, IW, M3, MC, PB, PL, PM, PS, PW, PX, RD, RG, RL, SE, SL, SP, ST, SY, T1, TH, TL, TQ, TW, TX, WP, WU, XE, XG

01/08/2024 16:53 - LOSS VEHICLE AVERAGE MILEAGE: 22742

This Market Valuation Report has been prepared exclusively for use by AMERICAN FAMILY INSURANCE COMPANY, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of valuations, and there are other valuation sources available.



## SUPPLEMENTAL INFORMATION



### LOSS UNIT HISTORY SUMMARY

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Experian AutoCheck      No Title Problem Found



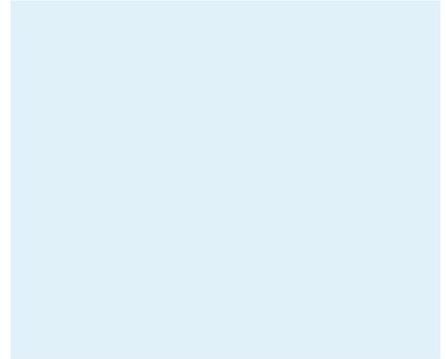
### LOSS UNIT HISTORY INFORMATION

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#### VINguard®

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VINguard® Message: VINguard has decoded this VIN without any errors



## SUPPLEMENTAL INFORMATION

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### EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK	RESULTS FOUND
Abandoned	✓ No Abandoned Record Found
Damaged	✓ No Damaged Record Found
Fire Damage	✓ No Fire Damage Record Found
Grey Market	✓ No Grey Market Record Found
Hail Damage	✓ No Hail Damage Record Found
Insurance Loss	✓ No Insurance Loss Record Found
Junk	✓ No Junk Record Found
Rebuilt	✓ No Rebuilt Record Found
Salvage	✓ No Salvage Record Found
EVENT CHECK	RESULTS FOUND
NHTSA Crash Test Vehicle	✓ No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓ No Frame Damage Record Found
Major Damage Incident	✓ No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓ No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓ No Odometer Problem Record Found
Recycled	✓ No Recycled Record Found
Branded Title Auction	✓ No Branded Title Auction Record Found
Water Damage	✓ No Water Damage Record Found
VEHICLE INFORMATION	RESULTS FOUND
Accident	✓ No Accident Record Found
Corrected Title	✓ No Corrected Title Record Found
Driver Education	✓ No Driver Education Record Found
Duplicate Title	✓ No Duplicate Title Record Found
Emissions Safety Inspection	✓ No Emissions Safety Inspection Record Found
Fire Damage Incident	✓ No Fire Damage Incident Record Found
Lease	✓ No Lease Record Found
Lien	✓ No Lien Record Found
Livery Use	✓ No Livery Use Record Found
Government Use	✓ No Government Use Record Found
Police Use	✓ No Police Use Record Found
Fleet	✓ No Fleet Record Found
Rental	✓ No Rental Record Found
Fleet and/or Lease	✓ No Fleet and/or Lease Record Found
Fleet and/or Rental	✓ No Fleet and/or Rental Record Found
Repossessed	✓ No Repossessed Record Found
Taxi use	✓ No Taxi use Record Found
Theft	✓ No Theft Record Found

CCC provides AMERICAN FAMILY INSURANCE COMPANY information reported by Experian® regarding the 2022 Ford EXPLORER POLICE AWD 6cyl. 3.3l ( 1FM5K8AB0NGA42225 ). This data is provided for informational purposes. Unless otherwise noted in this Market Valuation Report, CCC does not adjust the value of the loss unit based upon this information.

**LEGEND :**

- ✓ No Event Found
- ⊘ Event Found
- 📄 Information Needed

**TITLE CHECK**

**THIS VEHICLE CHECKS OUT**

AutoCheck's result for this loss unit show no significant title events. When found, events often indicate automotive damage or warnings associated with the unit.

**EVENT CHECK**

**THIS VEHICLE CHECKS OUT**

AutoCheck's result for this loss unit show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

**VEHICLE INFORMATION**

**THIS VEHICLE CHECKS OUT**

AutoCheck's result for this loss unit show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

**ODOMETER CHECK**

**THIS VEHICLE CHECKS OUT**

AutoCheck's result for this loss unit show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

## SUPPLEMENTAL INFORMATION



### FULL HISTORY REPORT RUN DATE: 01/09/2024

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	EVENT LOCATION	ODOMETER READING	DATA SOURCE	EVENT DETAIL
			Independent Source	Vehicle Manufactured and Shipped to Dealer
01/19/2022	IL	7	Auto Auction	Reported at Auto Auction
07/12/2022	BISMARCK, ND	261	Motor Vehicle Dept.	Title (Lease Reported)
10/09/2023			Manufacturer	Manufacturer Recall

#### AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.



January 29, 2024

BISMARCK POLICE DEPARTMENT  
ATTN: CODY TROM

SENT VIA EMAIL AT CTROM@BISMARCKND.GOV

**RE: POOL MEMBER: Bismarck, City Of**  
**CLAIMANT: Bismarck, City Of**  
**DATE OF LOSS: 12/16/2023**  
**NDIRF CLAIM NO: 23058996-2**

Dear Cody,

The 2021 Ford Explorer (Police), last 5 of VIN 46557, is a total loss. You elected not to retain the salvage. We are requesting the title be released, appropriately signed, and sent to us so the salvage can be processed.

Please contact me to discuss any questions or concerns.

Sincerely,

Jordan Wahl  
Claims Adjuster  
Jordan.Wahl@NDIRF.com  
701-751-9109  
NORTH DAKOTA INSURANCE RESERVE FUND

For North Dakota. For Local Government. For You.

PO Box 2258 • Bismarck, ND 58502 • ND WATS: 1-800-421-1988 • Local: 224-1988 •  
Fax: 1-701-224-0609 • [www.ndirf.com](http://www.ndirf.com)



6000 AMERICAN PARKWAY  
MADISON, WI 53783-0001

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

CITY OF BISMARCK  
PO BOX 5503  
221 N 5TH ST  
BISMARCK, ND 58506-5503

Claim Number: 01-007-079737  
Date Of Loss: 12/26/2023  
Policy Number: 410568491599  
Policyholder: Bethany Alyea And Billy Alyea

February 7, 2024

Dear City Of Bismarck,

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

Regarding **Year:** 2022 **Make:** Ford Truck **Model:** Explorer 4d 4x4 **VIN:** 1FM5K8AB0NGA42225 **Mileage:** 27,867

This notice serves as confirmation the 2022 Ford Truck Explorer 4d 4x4 has been deemed a total loss by American Family Insurance Company due to the events on the above referenced date of loss. The cause of loss for this vehicle was Collision with Motor Vehicle/Watercraft.

These values represent for when American Family Insurance Company retains the vehicle.

- At the time of loss, the Actual Cash Value (ACV) of your vehicle was \$37,685.70.
- **The final net payment for this vehicle will be \$37,685.70.**

In order for us to issue payment, we need you to provide us with the following documents:

- **Certificate of Title:** This is your vehicle title, and should be signed by all persons named as owners. Please sign on the "Signature of Seller" line, and ensure all signatures appear the same as the printed names on the title.

Please mail the original, signed title to Copart, Attention Title Department, Post Office Box 169, Avon, MN 56310.

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

Sincerely,

*Kimberly Beloate*

Kimberly Beloate  
Senior Desk Adjuster  
AFICS on behalf of American Family Insurance Company  
Kimberly.Beloate@afics.com  
Phone: 1-608-722-2082 | Fax: 1-866-935-2858  
Mail: 6000 American Parkway, Madison, WI 53783-0001



## Total Loss Frequently Asked Questions (FAQ)

Based on the estimate that has been completed on your vehicle, the vehicle has been deemed to be a total loss. Your total loss adjuster is here to assist you with the total loss process and below, you will find answers to some frequently asked questions.

### 1. What is a total loss?

A vehicle is considered a total loss if the vehicle cannot safely be repaired, the cost to repair exceeds the state's threshold to repair, or the cost to repair the vehicle, along with associated cost such as rental, towing, and storage, equal or exceed the value of the vehicle at the time of the loss.

### 2. How is the value of my vehicle determined?

A market search will look at comparable vehicles in your local market area and what those vehicles are selling for. It also takes into consideration your vehicle's condition, mileage, options and any prior damage. A copy of this evaluation will be provided along with your settlement letter.

### 3. What are the next steps once my vehicle is deemed a total loss?

Once your vehicle has been inspected, a total loss adjuster will contact you to go over the value of the vehicle and the total loss process. If your vehicle has not already been moved to the salvage yard, we will need you to clean out all your personal belongings, including any paperwork, and advise your adjuster that the vehicle is ready to be picked up. In some states, you may also need to remove your license plate(s). If your vehicle is located at a tow yard or body shop, be sure to advise them that **American Family Insurance Company** has permission to pick up your vehicle.

The vehicle title, being in your name, is required to resolve your total loss. Separate from the evaluation and offer letter, you will receive a total loss packet from the title department, via mail or email, advising of the paperwork that needs to be completed and sent in to conclude your total loss.

### 4. Will the total loss vehicle be automatically removed from my policy?

If you are insured with American Family Insurance Company, your vehicle being deemed a total loss will not automatically remove the vehicle from the policy. You can contact policy services at 1-800-MY AMFAM (1-800-692-6326) or visit AmFam.com at your earliest convenience to replace the vehicle on your policy. You can also make changes to your policy utilizing American Family Insurance Company's Mobile App.

If you are not insured with American Family Insurance Company, please contact your own carrier once payment has been issued and advise them that your vehicle has been deemed a total loss.

### 5. What if I still owe money on my vehicle?

If you are currently making payments on your vehicle, we will need to obtain the name, phone number, and account number for the lienholder where you make your payments. In states where the lienholder keeps the title, a power of attorney form will be sent to you to complete and return for the title transfer process. If you have the title to your vehicle, the vehicle title will be required to resolve your total loss.

### 6. What if I want to retain my vehicle after it has been deemed a total loss?

Each state has its own laws and regulations to determine if you are able to keep a vehicle once it has been deemed a total loss. A salvage value may also be deducted from the settlement. If you are still making payments on your vehicle, the loan company will need to be involved in this process. Please contact your total loss adjuster for additional information specific to your claim.

### **7. Can I get a rental vehicle?**

For those that are insured with American Family Insurance Company, a rental will be afforded based on the coverages purchased and displayed on your Declarations Page. To keep your rental covered during the processing of your claim, your policy must remain active.

If you are not insured with American Family Insurance Company, you are eligible for a rental vehicle for a reasonable amount of time once coverage and liability are in order.

If a rental is provided as part of your claim, the total loss adjuster will advise you of the rental last day. Rental last days are determined based on reasonable claims expectations and state laws and regulations.

### **8. How long with the total loss process take?**

We work diligently to resolve your total loss claim as quickly as possible. The faster we are able to get any requested information and the correctly completed total loss paperwork from you and, if applicable, your lienholder, the faster we are able to issue payment.

### **9. What is the quickest way to get my claim paid?**

Any funds not being sent to the lienholder are eligible to be disbursed via various electronic funds transfer (EFT) methods. To set up your claim for EFT, you will need to give consent for email communication prior to the payment being issued. Once payment has been issued, you will receive an email communication prompting you to log into a secure website and select your preferred EFT method. Contact your Total Loss Adjuster to update your email consent. Paper checks are also an available form of payment and are delivered through standard mail.