

9800 Fredericksburg Road San Antonio, Texas 78288

June 13, 2012

Reference: Claim #

Dear Ms.

You recently reported a claim for diminution in value of your vehicle. Diminution in value reflects the difference between the market value of your vehicle before the recent occurrence and its market value after proper repairs have been or would have been completed.

USAA uses these factors to determine diminution in value:

- The actual cash value of the vehicle immediately prior to the loss,
- * The mileage on the vehicle at the time of loss,
- * The severity of damage incurred,
- * Any prior damage to your vehicle, and
- * Any special notations on your vehicle title (such as "salvage").

We will also consider any other factor(s) that you bring to our attention. In some cases it may be determined that diminution in value has not occurred.

In order for us to determine the amount of diminution in value, you must complete and return the attached Diminution in Value Evaluation Form. If you do not provide the requested information by returning the form, we will be unable to complete the evaluation of the diminution in value portion of your claim.

Sincerely,

USAA Southeast Regional Office United Services Automobile Association