

## **SAMPLE RESUBMISSION CLAIM LETTER**

Dear State Farm Adjuster,

I believe the following items (list items by description and item number) were over depreciated during the adjustment of my loss. Items 6, 8, 9, 11 consisted of towels and linens stored in an extra bathroom that we hardly used. They were not likely washed more than 3-4 times and were in excellent condition. I believe that 10%-15% depreciation should have been applied to these items rather than 60%, as was previously applied.

I do not have pictures of these items, but my husband and daughter can confirm how rarely they were used. Her name is Donna Chapman and she can be reached at (phone number). My husband can be reached at my number.

My entire dining room furniture set, although about 15 years old, was used approximately twice a year for special occasions, no more than that. It was a well-made mahogany set with upholstered chairs. When I used the chairs, I oftentimes put towels over the cloth seats and I always used a table cloth or placemats on the table top surface area during the rare occasions when we used the table. I was the only one that used the dining room credenza that stored our rarely used china in that room and it was also rarely and carefully used. Although one could tell that this furniture was technically not brand new, mostly based upon style, it was nevertheless in really outstanding condition. I do not believe that this set should have been depreciated 70% and believe that a 20-25% deduction for depreciation, given its condition at the time of loss, would be fair.

Sincerely,

Kathy Smith