

NATIONAL GENERAL<sup>®</sup>  
an Allstate<sup>®</sup> company

P.O. Box 4126 • Carol Stream, IL 60197



RECEIVED  
FEB 02 2026  
WEST ALLIS  
CITY ATTORNEY

January 26 2026



CITY OF WEST ALLIS..  
7525 W GREENFIELD AVE  
WEST ALLIS, WI 53214

RE: Claim Number: 260093780  
Named Insured: Bruce Krueger  
Date of Loss: December 26, 2025

To Whom It May Concern,

Our investigation of the above-captioned loss indicates that your insured is liable for the damages incurred arising out of this matter. We have paid pursuant to our insured's policy and the subrogated rights have been assigned pursuant to the terms of that policy, as follows.

Your Insured/s: City Of West Allis  
Your Claim Number: 2016-01429  
Payment Amount/s: \$4668.33+rental \$280.00  
Deductible Amount: \$1000.00  
Total Subrogation: \$5948.33

Enclosed is our proof of damages. We request payment as soon as possible. If applicable, we will reimburse the deductible to our insured.

Please remit payment to: Integon Indemnity Corporation, PO Box 4126, Carol Stream, IL 60197-4126. Please reference our claim number and advise when payment has been issued.

Thank you in advance for your cooperation. Throughout the handling of your claim, if you have any questions, please do not hesitate to contact me.

*Justin Cooper*  
Subrogation Representative  
On behalf of Integon Indemnity Corporation  
PO BOX 4126 Carol Stream, IL 60197-4126  
Direct • Toll Free (800) 468-3466 • Fax (800) 924-0273







\*\* For official use only \*\*

25.051304

Accident/PDO

Disposition **Stikl**  
Unit **122T**

12/26/25 12:0844 S 70 St/W National Ave

Officer **DM2510: JH9248**

CAD Comments

caller stated he was in an accident and disconnected when asking questions.

street sweeper vs hyundai black.

Bruce is caller.

out traffic.

DPW worker no injuries

Dispatched: 122T

called for update, was advised of high call volume. was informed a squad will be there shortly.

ON-SCENE: 122T

bal2666 frond end damage, black hyundai - private tow

Tow request for

Plate#BAL2666-WI

Tow#25-001367

Tow vendor: N & S Towing Company

Requested by: 25.051304

Plate# BAL2666-WI is towed by N & S Towing Company at 26/12/25 13:22:00

6923 w national

Reason:

Units On Assignment:122T;

ON-SCENE: 122T

ON-SCENE: 122T

Pto Herkowski reports...

On 12/26/25 at approx. 1208hrs, I was dispatched to 6923 W National Ave for a city street sweeper and a vehicle in a possible motor vehicle accident. I spoke with Steven G. Vogel, who stated he was sweeping W. National Ave curb lane when he encountered ice and other debris underneath the sweeper (2837). He reversed the sweeper and struck a parked vehicle. Driver, Bruce W. Krueger, along with passenger Lisa M. Krueger, advised he had parked at the curb after the sweeper had passed. He stated the sweeper then began reversing and struck the front of the vehicle, pushing the vehicle rearward for several feet. He estimated the vehicle reversed approx. 10-15ft. The vehicle, BAL2666, a 2021 Hyundai Elantra, black, sustained front bumper, driver side fender, and front hood damage. No one reported any injuries from the vehicle or the street sweeper. West Allis City insurance is self-insured. Bruce's insurance is National General. Bruce's vehicle was towed from the scene on a private tow.

This incident was reviewed and does not qualify as a motor vehicle accident and will be documented as an accident update.

The incident was captured on Sub North Cam West 1207hrs.



\*\* For official use only \*\*

**Vogel, Steven G**

[REDACTED]  
[REDACTED]  
[REDACTED]

**Krueger, Bruce Wallace**

[REDACTED]  
[REDACTED]  
[REDACTED]

**Krueger, Lisa Marie**

[REDACTED]  
[REDACTED]  
[REDACTED]





**Rental Company:** Enterprise Rent-A-Car  
**Invoice:** 4406D1VLT0X  
**Alternate Invoice Number:** 1VLT0X

**Bill To: GMI38CC**  
 NATIONAL GENERAL INSURANCE  
 ATTN:LAURIE EELLS  
 800 SUPERIOR AVE E  
 CLEVELAND, OH 441142613

**RENTER INFORMATION:**  
 Renter: KRUEGER,BRUCE  
 Address: 4263 N 93RD ST  
 MILWAUKEE, WI 53222  
 Home Phone: (414) 719-5292  
 Office Phone:

**RENTAL INFORMATION:**  
**Rental Branch Location:**  
 ENTERPRISE RENT-A-CAR(4406)  
 1750 N MAYFAIR RD  
 WAUWATOSA, WI 532263020

**ADDITIONAL CLAIM INFORMATION:**  
 Claim Number: 260093780  
 Claim Type: Insured  
 Vehicle Condition: Non-Driveable  
 Date Of Loss: 12/26/2025  
 Insured Name: KRUEGER,BRUCE  
 Owner's Vehicle: 2021  
 Direct General Claim:  
 Escalation Reasons:  
 Policy Max Date:  
 Subrogation Claim: No  
 Appraisal Channel: New Res - Unknown  
 Encompass Claim:  
 Exposure Number: 02  
 Date Escalated:  
 Date Estimate Uploaded:  
**Repair Facility:**  
 POSSIBLE TOTAL LOSS  
 ST. LOUIS, MO 63105

**RENTAL DETAIL:**  
 Rental Period: 12/27/2025 to 01/09/2026 (14 days)  
**Billed Period: 12/27/2025 to 01/09/2026 (14 days)**

Description	Quantity	Rate	Amount
TIME & DISTANCE	14	\$27.75	\$388.50
REFUELING CHARGE	1	\$4.28	\$4.28
YOUNG RENTER FEE	14	\$0.00	\$0.00
TITLE AND REGISTRATION FEES	14	\$0.92	\$12.88
SALES TAX	1	5.90%	\$23.68
<b>Total Charges:</b>			\$429.34
<b>Less Amount Received:</b>			\$149.34
<b>Total Amount Due:</b>			<b>\$280.00</b>

**VEHICLES RENTED:**

Effective Date	Time	Year	Make	Model	VIN	Mileage
12/27/2025	10:35 AM	2025	NISN	VERS	3N1CN8EV4SL832595	342

# Rental Invoice

Please Return This Portion with Remittance

**Make Payment To:**  
**ENTERPRISE RENT-A-CAR (V3BD)**  
 PO BOX 840086  
 KANSAS CITY, MO 641840086  
 Federal ID: 43-0724835

**Total Charges:** \$429.34  
**Less Amount Received:** \$149.34  
**Total Amount Due.....** **\$280.00**

Please Include on your Check:  
 Invoice:4406D1VLT0X





# INTEGON INDEMNITY CORPORATION

CLEVELAND CLAIMS OFFICE

SUPPLEMENTS \*\* Refer to Disclaimer Below for Instructions \*\*

PO Box 1623  
WINSTON SALEM, NC 27102  
Phone: (800) 468-3466

Claim #: 260093780-1  
Workfile ID: 267aa27d

## Estimate of Record

Written By: JOHN SCHANOWSKI, 12/30/2025 9:29:21 AM  
Adjuster: EELLS, LAURIE, (678) 325-7711 Business

Insured:	BRUCE KRUEGER	Owner Policy #:		Claim #:	260093780-1
Type of Loss:	Collision	Date of Loss:	12/26/2025 12:15 PM	Days to Repair:	7
Point of Impact:	12 Front	Deductible:	1000.00		

<b>Owner (Insured):</b>	<b>Inspection Location:</b>	<b>Appraiser Information:</b>	<b>Repair Facility:</b>
BRUCE KRUEGER 4263 N 93RD ST MILWAUKEE, WI 53222 (414) 719-5292 Cellular BKRUEGER@AMERICANBUS.C OM	Amato Collision 8301 N 76TH ST MILWAUKEE, WI 53223 Desk (414) 357-7800 Day	(262) 395-3748	

## VEHICLE

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

VIN:	KMHLL4AG3MU102698	Production Date:	11/2020	Interior Color:	Medium Gray
License:	BAL 2666	Odometer:	53332	Exterior Color:	Phantom Black
State:	WI	Condition:			

<b>TRANSMISSION</b>	<b>CONVENIENCE</b>	AM Radio	Blind Spot Detection
Automatic Transmission	Air Conditioning	FM Radio	Lane Departure Warning
<b>POWER</b>	Intermittent Wipers	Stereo	<b>SEATS</b>
Power Steering	Tilt Wheel	Search/Seek	Cloth Seats
Power Brakes	Cruise Control	Auxiliary Audio Connection	Bucket Seats
Power Windows	Rear Defogger	<b>SAFETY</b>	<b>WHEELS</b>
Power Locks	Keyless Entry	Drivers Side Air Bag	Aluminum/Alloy Wheels
Power Mirrors	Alarm	Passenger Air Bag	Locking Wheels
<b>DECOR</b>	Message Center	Anti-Lock Brakes (4)	<b>PAINT</b>
Dual Mirrors	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Clear Coat Paint
Tinted Glass	Telescopic Wheel	Front Side Impact Air Bags	<b>OTHER</b>
Console/Storage	Backup Camera	Head/Curtain Air Bags	Traction Control
Overhead Console	<b>RADIO</b>	Hands Free Device	Stability Control

**Estimate of Record**

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		<b>FRONT BUMPER &amp; GRILLE</b>					
2		O/H front bumper				3.7	
3	** <>	Repl A/M CAPA Bumper cover w/o chrome mld	5737423Q	1	411.03	Incl.	3.0
4		Add for Clear Coat					1.2
5	**	Repl A/M LT Air duct w/o Limited	573735A	1	28.66	Incl.	
6	**	Repl A/M Grille assy black w/o adaptive cruise	5737317	1	218.95	Incl.	
7		Repl Bumper grille w/o Limited	86531AA000	1	301.34	Incl.	
8		R&I License bracket w/o adaptive cruise	86519AA010			0.2	
9		<b>FRONT LAMPS</b>					
10	*	Repl LKQ LT Headlamp assy Korea built +25%	A1010	1	500.00	<u>0.3</u>	
11		Aim headlamps				0.5	
12		<b>RADIATOR SUPPORT</b>					
13	**	Repl A/M LT H&apos;lamp extn pnl Korea built	5737718	1	27.97	0.2	
14		<b>HOOD</b>					
15	**	Repl A/M CAPA Hood Korea built (HSS)	5737211Q	1	967.45	1.8	2.8
16		Overlap Major Non-Adj. Panel					-0.2
17		Add for Clear Coat					0.5
18		Add for Underside(Complete)					1.4
19	*	Rpr RT Hinge Korea built	66920AA000			<u>0.5</u>	<u>0.0</u>
20	*	Rpr LT Hinge Korea built	66910AA000			<u>0.5</u>	<u>0.0</u>
21		<b>FENDER</b>					
22	*	Repl LKQ LT fender assy +25%	9575BI	1	243.75	1.8	1.8
23		Overlap Major Adj. Panel					-0.4
24		Add for Clear Coat					0.3
25	**	Repl A/M LT Fender liner w/o N, N Line Korea built	5737146	1	74.50	0.4	
26		Repl LT Support bracket	64577AA000	1	19.94	0.5	0.3
27		Add for Clear Coat					0.1
28		<b>ELECTRICAL</b>					
29		Repl Low note horn	96611AA000	1	16.58 m	0.2	
30		<b>VEHICLE DIAGNOSTICS</b>					
31	*	Rpr Post-repair scan				m	<u>0.5</u> M
32	*	Rpr Pre-repair scan				m	<u>0.5</u> M
33		<b>MISCELLANEOUS OPERATIONS</b>					
34	**	A/M Cover Car		1	5.00	0.2	
35	**	A/M Corrosion Protection		1	10.00	0.2	
36	#	Subl Hazardous Waste		1	3.00		
<b>SUBTOTALS</b>					<b>2,828.17</b>	<b>12.0</b>	<b>10.8</b>



**Estimate of Record**

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

**ESTIMATE TOTALS**

Category	Basis	Rate	Cost \$
Parts			2,828.17
Body Labor	11.0 hrs @	\$ 68.00 /hr	748.00
Paint Labor	10.8 hrs @	\$ 68.00 /hr	734.40
Mechanical Labor	1.0 hrs @	\$ 125.00 /hr	125.00
Paint Supplies	10.8 hrs @	\$ 48.00 /hr	518.40
Subtotal			4,953.97
Sales Tax	\$ 4,953.97 @	7.9000 %	391.36
<b>Total Cost of Repairs</b>			<b>5,345.33</b>
Deductible			1,000.00
<b>Total Adjustments</b>			<b>1,000.00</b>
<b>Net Cost of Repairs</b>			<b>4,345.33</b>

NOTE TO VEHICLE OWNER - National General Insurance an Allstate company does business with collision repair shops in your area and has developed a preferred network of shops with proven, high standards. We recognize that you, the vehicle owner, have the right to select the repair facility of your choice and are under no obligation to use any of the shops on the list. We will pay the amount we determine payable under the policy regardless of the repair facility chosen. We will attempt to get an agreed cost of repairs with the shop of your choice. If this is not possible, we will extend a fair and reasonable offer to repair the loss related damage to your vehicle based on industry repair standards and prevailing market rates. If there are loss related damages that were not visible at the time of the initial estimate, or damages not included in the original estimate, the additional damage will be considered for a supplemental repair estimate.

\*\*\* THIS IS NOT AN AUTHORIZATION TO REPAIR. VEHICLE OWNER MUST GIVE PERMISSION FOR REPAIRS TO BEGIN. \*\*\*

**SUPPLEMENT PROCESS INSTRUCTIONS:**

Please be aware that any additional damage must be inspected by a National General representative while the vehicle is at the shop and torn down (when reasonably appropriate), prior to the repairs being completed. If National General is not informed of supplemental damage, it may not be covered under the claim. In addition, all invoices will be requested and reviewed.

1. VIRTUAL ASSIST: Please follow the Virtual Assist App process for future supplement requests. The Virtual Assist App can be downloaded at no charge by visiting the Apple App store or the Google Play store. Search, download and install: National General / Encompass.

\*Available in all states except MA and RI\*

2. For repair shops using CCC One Estimating, supplement requests can be submitted using Estimate Share. The claim number and work file Id located at the top of this document will be needed to proceed. Instructions for using Estimate Share can be found at

[https://help.cccis.com/static/ccc\\_one/training/EstimateShare/RequestingEstimateShareStaffRF.pdf](https://help.cccis.com/static/ccc_one/training/EstimateShare/RequestingEstimateShareStaffRF.pdf)

\* Photos and supporting documents should accompany submitted supplemental estimate considerations.

### Estimate of Record

---

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

3. For all other repair shops: Send your supplement request with supporting photos and documents to SUPP@NGIC.com.

MOTOR VEHICLE REPAIR PRACTICES ARE REGULATED BY CHAPTER ATCP 132, WIS. ADM. CODE, ADMINISTERED BY THE BUREAU OF CONSUMER PROTECTION, WISCONSIN DEPT. OF AGRICULTURE, TRADE AND CONSUMER PROTECTION, P.O. BOX 8911, MADISON, WISCONSIN 53708-8911.

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF ONE OR MORE REPLACEMENT PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER OR DISTRIBUTOR OF THE REPLACEMENT PARTS RATHER THAN BY THE MANUFACTURER OF YOUR MOTOR VEHICLE.



### Estimate of Record

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARR1008, CCC Data Date 12/01/2025, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (\*) or Double Asterisk (\*\*) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2024 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

**SYMBOLS FOLLOWING PART PRICE:**

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

**SYMBOLS FOLLOWING LABOR:**

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

**OTHER SYMBOLS AND ABBREVIATIONS:**

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. CFC=Carbon Fiber. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. STS=Stainless Steel. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Intelligent Solutions Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

**Estimate of Record**

2021 HYUN Elantra SE w/Intelligent Variable Transmission \*Ltd Avail\* 4D SED 4-2.0L Gasoline Sequential MPI Phantom Black

**ALTERNATE PARTS SUPPLIERS**

Line	Supplier	Description	Price
3	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#5737423Q A/M CAPA Bumper cover w/o chrome mld Quote: 199884626 Expires: 01/05/26	\$ 411.03
5	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#573735A A/M LT Air duct w/o Limited Quote: 199884626 Expires: 01/05/26	\$ 28.66
6	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#5737317 A/M Grille assy black w/o adaptive cruise Quote: 199884626 Expires: 01/05/26	\$ 218.95
10	Alliance OEM Auto Parts 2197 Pine Ridge Dr SW Suite #500 Jenison MI 49428 (616) 797-1010	#A1010 LKQ LT Headlamp assy Korea built +25% INSURANCE QUALITY KOREA BUILT READY TO SHIP - Korea built, halogen, L. Quote: CCC-416148898 Expires: 01/08/26	\$ 400.00
13	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#5737718 A/M LT H&apos;lamp extn pnl Korea built Quote: 199884626 Expires: 01/05/26	\$ 27.97
15	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#5737211Q A/M CAPA Hood Korea built (HSS) Quote: 199884626 Expires: 01/05/26	\$ 967.45
22	BIONIC AUTO PARTS - PRP / MWR 4655 W. NORTH AVENUE CHICAGO IL 60639 (773) 489-6020	#9575BI LKQ LT fender assy +25% 000 - US built, L. Quote: CCC-416148918 Expires: 01/08/26	\$ 195.00
25	KSI - CHICAGO, IL 5414A West Roosevelt Road Chicago IL 60644 (800) 244-2639	#5737146 A/M LT Fender liner w/o N, N Line Korea built Quote: 199884626 Expires: 01/05/26	\$ 74.50