EXHIBIT 1

Subject: FW: Elephant Claim - 2022-00360815

From: Deja Bragg <totalloss@elephant.com>
Sent: Tuesday, August 29, 2023 2:28 PM
To: David Epstein <depstein@peistaffing.onmicrosoft.com>
Subject: Elephant Claim - 2022-00360815

Dear Mr. Epstein,

Your vehicle has been inspected, appraised and deemed to be a total loss. I have attached a copy of the evaluation for your vehicle. Please review the attachment in detail and reply if there are any options that need to be adjusted.

Option #1 (Owner Keeps the Vehicle): $ 18,381.76
Option #2 (Elephant Salvages the Vehicle): $ 28,507.44

Valuation Summary Breakdown:
Base Vehicle Value $ 29,729.00
PRIOR DAMAGE* - $ 890.81
Adjusted Vehicle Value $ 28,838.19
Vehicular Tax (6%) + $ 1,730.29
MD DMV* + $ 110.00
Previous Amount Paid to Owner* - $ 1,921.04
Value before Deductible $ 28,757.44
Deductible* - $ 250.00
Total $ 28,507.44

Amount to be Paid from 387805 $ 640.81

If you would prefer Elephant retain the vehicle, we would need to move the vehicle to our salvage yard and have you sign over the title (if not financing the vehicle) in order to issue payment. In addition, if you would like to have Elephant retain the vehicle, please ensure license plates are removed from the vehicle prior to vehicle pick up.

If you are interested in keeping the vehicle, we would deduct the salvage value and pay $ 18,381.76 upon receiving a copy or photo of the title. If you have a lien holder, this may not be an option. Please be aware if you decide to keep the vehicle, you would be keeping it in its current condition. Please inspect the vehicle prior to selecting this option to be sure this is a feasible option. This is up to your lien holder if you are able to keep the vehicle. Please contact your lender to verify if this is an option if you are interested.

Option 1: Owner Keeps the Vehicle Payout $ 18,381.76

If you would like to retain your vehicle you will need to e-mail or fax (804-955-1722) a copy of the lien free title to me for the check to be issued. If you have a lender and are interested in this option, please see above.

Option 2: Elephant Salvages the Vehicle Payout $ 28,507.44

If you would like for Elephant to salvage the vehicle, please mail the unsigned title to the Copart address below along with the separately sent POA. If you have a lien holder, instead of the title, we will need a Letter of Guarantee and Copy of Title from your lender. Once we receive your account number for your lender, we can request these documents.

Please complete the separately sent Power of Attorney form (POA). This is a legal document and as such cannot have any errors or mark offs on this document. If there is more than one person listed on the title, each person needs to complete a separate POA. This electronic document will be sent through Adobe if this option is selected and once completed will come directly back to Elephant. The original title MUST be mailed or dropped off to the COPART address below (e-mail or fax is not acceptable):

Mailing address will be provided in second e-mail if the vehicle is moved to Copart.

If your vehicle is incurring storage fees, we will not be covering any storage fees past Friday 9.8.23. Please arrange for your vehicle to be moved to a storage free location (home) or contact me and we will arrange for it to be moved to the above referenced Copart.

After receipt of a settlement offer, you may:

1) Accept the offer;
or
2) In writing, reject the offer and make a counteroffer based on:

a) Dealer quotations for a substantially similar motor vehicle;
b) Advertisements for a substantially similar motor vehicle; or
c) Any other source of valuation for a substantially similar motor vehicle.

Upon receipt of a counter offer we may accept or reject the counter offer made. If we reject the counter offer we shall, within 5 business days, send a written explanation in clear and understandable language of why the information relied on by you in the counter offer does not provide the more accurate valuation than the information relied on by our offer.

Please ensure all personal items and tags/license plates are removed from vehicle.

Should you have any questions, please feel free to contact me. My office hours are Monday-Friday 8:00am-5:00pm EST. Please let me know if you have any questions or concerns.

Thank you for your patience during this process.

Deja Bragg
Total Loss Coordinator
Elephant Insurance Services, LLC
P.O. Box 5205 Glen Allen, VA 23058
t: (804) 823-4796 f: (804) 955-1722
e: totalloss@elephant.com

How am I doing? Please contact my manager, Michael Willis at michael.willis@elephant.com with any comments or suggestions.