

Summary

Claim Information

Claim Number: **41942001-01**
Policy Number:
Insured: **JOHN SUKEY**

Version #: **1**
Coverage Type of Loss: **Comprehensive**
Loss Date: **07/03/2012**
Reported Date: **07/12/2012**
Valuation Report Date: **07/16/2012 11:22:09**
Valuation Report ID: **3906293**

Vehicle Information

Loss Vehicle: **2002 TOYOTA 4RUNNER LIMITED 4D
SUV 3.4L 6 Cyl GAS A 4WD**
VIN: **JT3HN87R220383485**
Mileage: **149,119 miles**

Location: **TX 76102**
Exterior Color: **Thunder Cloud**
License Plate: **DG6S779, Texas**

Valuation Summary

Base Value: \$8,306.78

Loss Vehicle Adjustments

Condition Adjustment: **-\$247.66**
Prior Damage Adjustment: **\$0.00**
After Market Parts Adjustment: **\$225.00**
Refurbishment Adjustment: **\$0.00**

Market Value: \$8,284.12

Settlement Adjustments

Deductible: **-\$500.00**

Settlement Value: \$7,784.12

Loss Vehicle Detail

Loss vehicle: 2002 TOYOTA 4RUNNER LIMITED 4D SUV 3.4L 6 Cyl GAS A 4WD

Standard Equipment

Exterior	
5-Spoke Aluminum Alloy Wheels With Alloy Wheel Caps, 16-In. X 7-In.	5250-Lb Gross Vehicle Weight Rating
Aero-Style Multi-Reflector Halogen Headlights	Auto-Off Headlights
Color-Coordinated Front and Rear Wraparound Bumpers With 5 MPH Front Bumper	Color-Keyed Rear Mudguards
Color-Keyed Running Boards	Daytime Running Lights Turn On At A Reduced Intensity For Improved Visibility During Daylight Hours
Front Air Dam	Front Tow Hook
Integrated Front Projector Foglights	One-Piece Lift-Up Rear Door
Protective Steel Skid Plates For Front Suspension, Transfer Case and Fuel Tank	Rear Center High Mounted Brakelight Integrated In Back Door
Rear Step Bumper	

Interior	
4-Spoke Leather Wrapped Steering Wheel	Automatic Defroster-Linked Climate Control With CFC-Free Air Conditioning, 4 Dash Mounted Vents and Digital Heater Control Panel
Cruise Control	Day/Night Interior Rearview Mirror
Dual Color-Keyed Power Adjustable Heated Folding Exterior Rearview Mirrors	FM Diversity Antenna Embedded In Rear Passenger Side Window Glass and Power Spring Back Mast Antenna Located In Passenger Side Fender
Front Driver Power Seat Adjusts 6 Ways Total Including Recline and Adjustable Seat Height	Front Driver Side Power Lumbar Support
Front Dual Cloth Sunvisors With Visor Extensions	Front Dual Heated Reclining Sport Bucket Seats With Driver Adjustable Seat Height and 4-Way Manually Adjustable Headrests For Tilt and Height
Front Dual Visor Vanity Mirrors With Illumination and Cover	Front Passenger Power Seat Adjusts 4 Ways Total
Front Variable Intermittent Windshield Wipers	Gray Privacy Glass With UV Protection In Rear Door Window, Rear Quarter Window and Back Window
Oak Leather Trimmed Seats	Power Window In Rear Tailgate Operated From Door or Driver Seat
Power Windows Include Passenger Window Lock-Out System	Power Windows With Front Dual One-Touch Up/Down and Jam Protection
Premium 3-In-1 AM/FM ETR(R) Radio With 18 Presets Total Including 12 FM and 6 AM and 6 Speakers Total Including Rear Speakers Located In Rear Doors and Tweeters In The Door-Mirror Attachment Area; Cassette Player With Auto-Reverse; Integrated Single-Disc	Rear 50/50 Split-Folding Bench Seat and Seatback With Fold-Up Bottom Cushions and Removable Headrests That Store Inside Seat When Folded Down
Rear Intermittent Wiper	Rear Tonneau Cover
Rear Window Defogger With Timer	Tinted Safety Glass
UV Cut/Reduction Glass In Front and Rear Door Windows and Windshield	Water-Repellent Front Door Windows and Back Window Glass

Mechanical	
2-Speed Transfer Case With 3 Lever Positions, H Position For Normal Driving On All Types Of Surfaces, N For Neutral and L4 (Low-4) For Situations Demanding Maximum Power and Traction	4-Wheel Anti-Lock Brake System With 3 Channels and 4 Sensors
Active-TRAC 4-Wheel Electronic Traction Control Uses Both Selective Brake and Throttle Intervention To Control Wheel Spin	Front Power Assisted 317-mm Ventilated Disc and Rear Power 295-mm Drum Brakes With Integral Hydraulic Brake Booster
Locking Center Differential With Dash Mounted Locking Switch	Multi-Mode 4-Wheel Drive System With Locking Center Differential Allows Driver To Shift From 2WD To Full-Time 4WD Which Can Be Used On All Types Of Surfaces From Dry Pavement To Snow Covered Roads; For Extreme Conditions Center Differential Can Be Locked
Power Engine Speed Sensitive Assisted Rack and Pinion Steering	Shift-On-The-Move 4-Wheel Demand Allows Driver To Shift Into 4WD Mode While Driving Up To 62 MPH Engaging 4WDemand, Automatic Disconnecting Differential Through One-Touch Hi-4 Selector Switch Mounted On Transfer Shift Lever
Tilt Steering Wheel	Vehicle Skid Control Electronically Monitors Speed and Direction, Compares Vehicle Direction Of Travel With Driver Intended Course Of Travel and Uses Braking and Engine Intervention To Help Maintain Desired Course

Safety	
3-Point Lap/Shoulder Seatbelts For All Outboard Seating Positions With Rear Center 2-Point Non-Retracting Lap Seatbelt	Anti-Theft Device With Transponder Ignition Key Engine Immobilizer and Optical Indicator
Automatic Transmission Shiftlock System	Child Protector Rear Door Locks
Child Restraint System ISOFIX Upper Tether Anchors Located On Back Surface Of Rear Seats	Crumple Zones
Emergency Fuel Shutoff Device	Emergency Locking Retractors For All Outboard Seatbelts
Energy Absorbing Steering Wheel and Column	Front and Rear Side Impact Door Beams
Front Driver SRS Airbag	Front Dual Manual Seatbelt Height Adjusters
Front Dual Seatbelt Pretensioners With Force Limiters	Front Passenger and Rear Outboard Seatbelts With Automatic Locking Retractors
Front Passenger SRS Airbag	HomeLink(R) System Integrated In Driver Side Sunvisor
Hood Hold-Down Hooks	Keyless Entry With Back Window Remote Locks and Unlocks Doors and Trunk and Operates Back Door Windows From Hand Held Transmitter
Laminated and Tempered Safety Glass	Multi-Function Remote Hand-Held Transmitter Locks and Unlocks Doors and Trunk, Operates Back Door Windows and Contains Panic Alarm
Panic Alarm Activated Via Multi-Function Remote Transmitter	Power Decklid Lock/Unlock Feature
Power Door Locks	Power Trunk Lock/Unlock Via Hand-Held Keyless Entry Transmitter
Remote Fuel Lid Release	Remote Hood Release
Selective Locking Unlocks Driver Door Only With One Turn and Driver and Passenger Doors With 2 Turns Of Driver Door Lock	Vehicle Anti-Lock Out Feature Prevents Doors From Being Locked If Keys Are Left In Ignition

Optional Equipment

(DIO) Fender Flares	(DIO) Rear Wind Deflector
(DIO) Roof Rack	(DIO) Towing Receiver Hitch
Power Tilt and Slide Glass Moonroof	

*DIO/PIO= Dealer/Port Installed Option

Loss Vehicle Base Value

Loss vehicle: **2002 TOYOTA 4RUNNER LIMITED 4D SUV 3.4L 6 Cyl GAS A 4WD**

Comparable Vehicle Information

Search Radius used for this valuation:

150 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle:

124,000 miles

#	Vehicle Description	Weighting Factor	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4NORMAL GAS A 4WD	30%	135,353	76108	11 miles	\$10,490.00 Sold Price	\$10,219.64
2	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4NORMAL GAS A 4WD	22%	177,154	76111	2 miles	\$6,800.00 List Price	\$6,841.49
3	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4NORMAL GAS A 4WD	27%	142,844	76012	11 miles	\$8,998.00 List Price	\$8,216.74
4	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4NORMAL GAS A 4WD	22%	116,234	75227	38 miles	\$9,000.00 List Price	\$7,236.06
Base Value:							\$8,306.78

Loss Vehicle Adjustments

Loss vehicle: 2002 TOYOTA 4RUNNER LIMITED 4D SUV 3.4L 6 Cyl GAS A 4WD

Condition Adjustments

Condition Adjustment: -\$247.66		Overall Condition: 2.86-Good		Typical Vehicle Condition: 3.00	
Category		Condition		Comments	
Interior					
DASH/CONSOLE		3 Good			
SEATS		2 Fair			
HEADLINER		3 Good			
CARPET		3 Good			
DOORS/INTERIOR PANELS		3 Good			
GLASS		3 Good			
Exterior					
PAINT		3 Good			
TRIM		3 Good			
VINYL/CONVERTIBLE TOP		3 Good			
BODY		3 Good			
Mechanical		Typical			
Tire		3 Good			

Typical condition reflects a vehicle that is in ready-for-sale condition and reflects normal wear and tear for that vehicle type / age.

Comments:

After Market Parts and OEM Equipment Adjustments

Category	Description	Adjustment Type	Purchase Date	Amount Paid	Adjustment Amount
INTERIOR	DVD Player (In-Dash w/ Screen)	INSTANT QUOTE			\$155.00
INTERIOR	Subwoofers (Pair)	INSTANT QUOTE			\$70.00

Comparable Vehicles

Loss vehicle: 2002 TOYOTA 4RUNNER LIMITED 4D SUV 3.4L 6 Cyl GAS A 4WD

Comparable Vehicles

1	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4 NORMAL GAS A4WD				Sold Price: \$10,490.00	
VIN: JT3HN87R620XXXXXX		Adjustments	Loss Vehicle	This Vehicle	Amount	
Stock No:						
Listing Date: 04/21/2012		Age of Ad Adjustment			-\$179.11	
ZIP/Postal Code: 76108		Mileage	149,119	135,353	-\$535.74	
Distance from Loss Vehicle: 11 miles		Equipment				
Source: FRANCHISE SALE - J.D. POWER AND ASSOCIATES		(DIO) Fender Flares	Yes	No	\$49.27	
		(DIO) Rear Wind Deflector	Yes	No	\$37.08	
		(DIO) Roof Rack	Yes	No	\$62.78	
		(DIO) Towing Receiver Hitch	Yes	No	\$79.47	
		Power Tilt and Slide Glass Moonroof	Yes	No	\$215.89	
					Total Adjustments: -\$270.36	
					Adjusted Price: \$10,219.64	

2	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4 NORMAL GAS A4WD				List Price: \$6,800.00	
VIN: JT3HN87R929075564		Adjustments	Loss Vehicle	This Vehicle	Amount	
Stock No:						
Listing Date: 06/18/2012		Projected Sold Adjustment			-\$642.00	
ZIP/Postal Code: 76111		Age of Ad Adjustment			-\$21.61	
Distance from Loss Vehicle: 2 miles		Mileage	149,119	177,154	\$570.90	
Source: FRANCHISE DEALER WEB LISTING - VAST.COM		Equipment				
PROGRESSIVE SALES AND LEASING		(DIO) Fender Flares	Yes	No	\$28.92	
3415 NE 28TH STREET		(DIO) Rear Wind Deflector	Yes	No	\$21.77	
FORT WORTH TX 76111		(DIO) Roof Rack	Yes	No	\$36.86	
817-996-9502		(DIO) Towing Receiver Hitch	Yes	No	\$46.65	
					Total Adjustments: \$41.49	
					Adjusted Price: \$6,841.49	
Comparable Vehicle Option Details:						
Power Tilt and Slide Glass Moonroof						

3	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4 NORMAL GAS A4WD			List Price: \$8,998.00																																																																																				
<table><tr><td>VIN:</td><td>JT3HN87R329060767</td><td>Adjustments</td><td>Loss Vehicle</td><td>This Vehicle</td><td>Amount</td></tr><tr><td>Stock No:</td><td>060767</td><td colspan="4">Projected Sold Adjustment</td><td>-\$769.00</td></tr><tr><td>Listing Date:</td><td>04/06/2012</td><td colspan="4">Age of Ad Adjustment</td><td>-\$169.38</td></tr><tr><td>ZIP/Postal Code:</td><td>76012</td><td>Mileage</td><td>149,119</td><td>142,844</td><td>-\$191.57</td></tr><tr><td>Distance from Loss Vehicle:</td><td>11 miles</td><td colspan="4">Equipment</td><td></td></tr><tr><td>Source:</td><td>FRANCHISE DEALER WEB LISTING - AUTOTRADER.COM</td><td>(DIO) Fender Flares</td><td>Yes</td><td>No</td><td>\$38.65</td></tr><tr><td></td><td>MONDIAL AUTO SALES</td><td>(DIO) Rear Wind Deflector</td><td>Yes</td><td>No</td><td>\$29.09</td></tr><tr><td></td><td>1140 WEST DIVISION STREET</td><td>(DIO) Roof Rack</td><td>Yes</td><td>No</td><td>\$49.25</td></tr><tr><td></td><td>ARLINGTON TX 76012</td><td>(DIO) Towing Receiver Hitch</td><td>Yes</td><td>No</td><td>\$62.34</td></tr><tr><td></td><td>817-253-1995</td><td>Power Tilt and Slide Glass</td><td>Yes</td><td>No</td><td>\$169.36</td></tr><tr><td></td><td></td><td>Moonroof</td><td></td><td></td><td></td></tr><tr><td colspan="5"></td><td>Total Adjustments:</td><td>-\$781.26</td></tr><tr><td colspan="5"></td><td>Adjusted Price:</td><td>\$8,216.74</td></tr></table>						VIN:	JT3HN87R329060767	Adjustments	Loss Vehicle	This Vehicle	Amount	Stock No:	060767	Projected Sold Adjustment				-\$769.00	Listing Date:	04/06/2012	Age of Ad Adjustment				-\$169.38	ZIP/Postal Code:	76012	Mileage	149,119	142,844	-\$191.57	Distance from Loss Vehicle:	11 miles	Equipment					Source:	FRANCHISE DEALER WEB LISTING - AUTOTRADER.COM	(DIO) Fender Flares	Yes	No	\$38.65		MONDIAL AUTO SALES	(DIO) Rear Wind Deflector	Yes	No	\$29.09		1140 WEST DIVISION STREET	(DIO) Roof Rack	Yes	No	\$49.25		ARLINGTON TX 76012	(DIO) Towing Receiver Hitch	Yes	No	\$62.34		817-253-1995	Power Tilt and Slide Glass	Yes	No	\$169.36			Moonroof									Total Adjustments:	-\$781.26						Adjusted Price:	\$8,216.74
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4	2002 TOYOTA 4RUNNER LIMITED 4D SUV 6 3.4 NORMAL GAS A4WD			List Price: \$9,000.00	
VIN: JT3HN87R529068417		Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:					
Listing Date: 05/13/2012		Projected Sold Adjustment			-\$850.00
ZIP/Postal Code: 75227		Age of Ad Adjustment			-\$97.22
Distance from Loss Vehicle: 38 miles		Mileage	149,119	116,234	-\$994.33
Source: PRIVATE WEB LISTING - CARS.COM		Equipment			
		(DIO) Fender Flares	Yes	No	\$38.28
		(DIO) Rear Wind Deflector	Yes	No	\$28.81
		(DIO) Roof Rack	Yes	No	\$48.78
		(DIO) Towing Receiver Hitch	Yes	No	\$61.74
					Total Adjustments: -\$1,763.94
					Adjusted Price: \$7,236.06
Comparable Vehicle Option Details:					
Power Tilt and Slide Glass Moonroof					

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2002 TOYOTA 4RUNNER LIMITED	4D SUV 3.4L 6 Cyl GAS 4WD	\$39,600.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was built through a joint partnership between J.D. Power and Associates vehicle valuation division Power Information Network (P.I.N.) and Mitchell International, a leading provider of claims processing solutions to private passenger insurers.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles similar to the loss vehicle in the same market area. WorkCenter Total Loss finds these vehicles in AutoTrader.com, Cars.com, Vast.com and directly from dealerships.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Age of Ad Adjustment- an adjustment to the price of the comparable vehicle based on the relationship between the date of the advertisement and the date of the loss vehicle.
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated by averaging the adjusted prices of the comparable vehicles.

Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- Condition Adjustment:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

The Market Value is calculated by applying the loss vehicle adjustments to the base value.