

Prepared for:

## Summary

### Claim Information

Claim Number:	Version #: 1
Policy Number:	Loss Type: <b>PROPERTY</b>
Owner:	Loss Date:
	Reported Date:
	Valuation Report Date:
	Valuation Report ID:

### Vehicle Information

Loss Vehicle: <b>2004 TOYOTA RAV4 BASE 4D SUV</b>	Location:
<b>2.4L 4 Cyl Gas A 2WD</b>	Exterior Color:
VIN:	License Plate:
Mileage:	

### Valuation Summary

<b>Base Value:</b>	<b>\$8,819.20</b>
<b>Loss Vehicle Adjustments</b>	
Condition Adjustment:	\$23.74
Prior Damage Adjustment:	\$0.00
After Market Parts Adjustment:	\$0.00
Refurbishment Adjustment:	\$0.00
<b>Market Value:</b>	<b>\$8,842.94</b>

## Loss Vehicle Detail

Loss vehicle: **2004 TOYOTA RAV4 BASE 4D SUV 2.4L 4 Cyl Gas A 2WD**

### Standard Equipment

#### Exterior

4041-Lb Gross Vehicle Weight Rating	Front Air Dam
Front Tow Hook	Front and Rear Gray Painted Bumpers
Halogen Headlights	One-Piece Swing-Out Rear Door
Steel Wheels, 16-In. X 6.5-In.	

#### Interior

AM/FM Radio With 6 Speakers Total; CD Player	Cloth Seats
Cruise Control	Dual Black Folding Power Adjustable Exterior Rearview Mirrors
Front Dual Reclining Bucket Seats Adjust 4-Ways Total Including Slide With Manually Adjustable Headrest, Driver Manually Adjustable Seat Height and Passenger Folding Seat	Front Dual Sunvisors With Extensions
Front Dual Vanity Mirrors	Front Variable Intermittent Windshield Wipers
Green Tinted Glass	Interior Air Filter
Manual Air Conditioning	Power Window Lockout
Power Windows With Driver Side One Touch Up/Down and Pinch Protection	Radio Antenna
Rear 50/50 Split Folding Tumbles Forward Sliding Reclining Removable Bench Seat With Outboard Manually Adjustable Headrest	Rear HVAC Ducts Located Under Front Seats
Rear Intermittent Windshield Wiper	Rear Window Defroster
Steering Wheel Mounted Controls For Audio	

#### Mechanical

4-Wheel Anti-Lock Brakes	Front Power 273-mm Ventilated Disc and Rear Power Solid Disc Brakes
Power Rack and Pinion Variable Assisted Steering	Tilt Steering Column
Traction Control	

#### Safety

3-Point Seatbelts In All Outboard Seating Positions	Automatic Locking Retractors For Front and Rear Passengers
Child Safety Door Locks Located On Rear Door	Driver Airbag With Dual Stage Deployment
Front Passenger Airbag With Dual Stage Deployment	Front Seatbelt Height Adjusters
Front Seatbelts With Pretensioners and Force Limiters	Front and Rear Crumple Zones
L A T C H	Power Door Locks
Rear Center 3-Point Seatbelt	Remote Fuel Door Release Located Inside Vehicle
Selective Locking/Unlocking Via Key	Side Guard Door Beams
Vehicle Anti-Lockout Device	

### Optional Equipment

Aluminum Alloy Wheels	Anti-Theft Device
Electrochromic Interior Rearview Mirror	HomeLink(R) Universal Garage Door Opener
Leather Steering Wheel	Rear Spoiler
Roof Rack	

\*DIO/PIO= Dealer/Port Installed Option

## Loss Vehicle Base Value

Loss vehicle: **2004 TOYOTA RAV4 BASE 4D SUV 2.4L 4 Cyl Gas A 2WD**

### Comparable Vehicle Information

Search Radius used for this valuation: **75 miles from loss vehicle zip code.**

Typical Mileage for this vehicle: **88,000 miles**

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2004 TOYOTA RAV4 BASE 4D SUV 4 2.4NORMAL GAS A 2WD	119,470	30067	14 miles	\$7,981.00 Sold Price	\$8,624.13
2	2004 TOYOTA RAV4 BASE 4D SUV 4 2.4NORMAL GAS A 2WD	94,683	30504	43 miles	\$10,167.00 Sold Price	\$9,916.30
3	2004 TOYOTA RAV4 BASE 4D SUV 4 2.4NORMAL GAS A 2WD	70,283	30060	12 miles	\$10,590.00 List Price	\$7,917.18
<b>Base Value:</b>						<b>\$8,819.20</b>

## Loss Vehicle Adjustments

Loss vehicle: **2004 TOYOTA RAV4 BASE 4D SUV 2.4L 4 Cyl Gas A 2WD**

### Condition Adjustments

<b>Condition Adjustment:</b> <b>\$23.74</b>	<b>Overall Condition:</b> <b>3.02-Good</b>	<b>Typical Vehicle Condition:</b> <b>3.00</b>
---	--	---

Category	Condition	Comments
<b>Interior</b>		
DOORS/INTERIOR PANELS	3 Good	MULTIPLE MARKS AND SOILING
HEADLINER	4 Very Good	MULTIPLE MARKS, BUT NO CUTS OR GOUGES
GLASS	3 Good	MINIMAL PITTING
SEATS	3 Good	SIGNIFICANT SOILING
CARPET	3 Good	SIGNIFICANT SOILING
DASH/CONSOLE	3 Good	MULTIPLE MARKS AND HEAVY SOILING
<b>Exterior</b>		
TRIM	3 Good	MULTIPLE SXS/ SCRAPES
VINYL/CONVERTIBLE TOP	Typical	
BODY	3 Good	MULTIPLE DENTS/ DINGS
PAINT	3 Good	MULTIPLE STONE CHIPS AND SXS
<b>Mechanical</b>		
ENGINE	3 Good	MODERATE DIRT AND GREASE BUILD UP
TRANSMISSION	3 Good	NO LEAKING FLUIDS
<b>Tire</b>	3 Good	5,5,5,5

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

**Comments:**

**Comparable Vehicles**

Loss vehicle: **2004 TOYOTA RAV4 BASE 4D SUV 2.4L 4 Cyl Gas A 2WD**

**Comparable Vehicles**

1	2004 TOYOTA RAV4 BASE 4D SUV 4 2.4 NORMAL GAS A2WD	Sold Price: \$7,981.00			
VIN:	JTEGD20V640XXXXXX	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:					
Listing Date:	12/23/2010	Mileage	119,803	119,470	-\$7.94
ZIP:	30067	Equipment			
Distance from Loss Vehicle:	14 miles	Aluminum Alloy Wheels	Yes	No	\$165.88
Source:	FRANCHISE SALE - J.D. POWER AND ASSOCIATES	Anti-Theft Device	Yes	No	\$136.84
		Electrochromic Interior Rearview Mirror	Yes	No	\$51.84
		HomeLink(R) Universal Garage Door Opener	Yes	No	\$51.84
		Leather Steering Wheel	Yes	No	\$70.50
		Rear Spoiler	Yes	No	\$82.94
		Roof Rack	Yes	No	\$91.23
Total Adjustments:					\$643.13
<b>Adjusted Price:</b>					<b>\$8,624.13</b>

2	2004 TOYOTA RAV4 BASE 4D SUV 4 2.4 NORMAL GAS A2WD	Sold Price: \$10,167.00			
VIN:	JTEGD20V040XXXXXX	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:					
Listing Date:	12/29/2010	Mileage	119,803	94,683	-\$1,080.08
ZIP:	30504	Equipment			
Distance from Loss Vehicle:	43 miles	Aluminum Alloy Wheels	Yes	No	\$211.31
Source:	FRANCHISE SALE - J.D. POWER AND ASSOCIATES	Anti-Theft Device	Yes	No	\$174.32
		Electrochromic Interior Rearview Mirror	Yes	No	\$66.03
		HomeLink(R) Universal Garage Door Opener	Yes	No	\$66.03
		Leather Steering Wheel	Yes	No	\$89.81
		Rear Spoiler	Yes	No	\$105.66
		Roof Rack	Yes	No	\$116.22
Total Adjustments:					-\$250.70
<b>Adjusted Price:</b>					<b>\$9,916.30</b>

<b>3</b>	<b>2004 TOYOTA RAV4 BASE 4D SUV 4 2.4 NORMAL GAS A2WD</b>	<b>List Price: \$10,590.00</b>
----------	---	--------------------------------

<p>VIN: <b>JTEGD20V940036314</b></p> <p>Stock No: <b>40036314</b></p> <p>Listing Date: <b>01/03/2011</b></p> <p>ZIP: <b>30060</b></p> <p>Distance from Loss Vehicle: <b>12 miles</b></p> <p>Source: <b>FRANCHISE DEALER WEB LISTING - AUTOTRADER.COM</b>  <b>TEAM FORD OF MARIETTA</b>  <b>869 COBB PARKWAY</b>  <b>MARIETTA GA 30060</b>  <b>888-208-0871</b></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Adjustments</th> <th style="width: 15%;">Loss Vehicle</th> <th style="width: 15%;">This Vehicle</th> <th style="width: 10%;">Amount</th> </tr> </thead> <tbody> <tr> <td colspan="4"><b>Projected Sold Adjustment</b></td> </tr> <tr> <td>Mileage</td> <td style="text-align: center;">119,803</td> <td style="text-align: center;">70,283</td> <td style="text-align: right;">-\$2,037.51</td> </tr> <tr> <td colspan="4"><b>Equipment</b></td> </tr> <tr> <td>Upgrade L Package</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Yes</td> <td style="text-align: right;">-\$518.21</td> </tr> <tr> <td>Aluminum Alloy Wheels</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$201.25</td> </tr> <tr> <td>Anti-Theft Device</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$166.02</td> </tr> <tr> <td>Electrochromic Interior Rearview Mirror</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$62.89</td> </tr> <tr> <td>HomeLink(R) Universal Garage Door Opener</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$62.89</td> </tr> <tr> <td>Rear Spoiler</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$100.63</td> </tr> <tr> <td>Roof Rack</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$110.69</td> </tr> <tr> <td colspan="3" style="text-align: right;"><b>Total Adjustments:</b></td> <td style="text-align: right;"><b>-\$2,672.82</b></td> </tr> <tr> <td colspan="3" style="text-align: right;"><b>Adjusted Price:</b></td> <td style="text-align: right;"><b>\$7,917.18</b></td> </tr> </tbody> </table> <p><b>Comparable Vehicle Package Details:</b>  Upgrade L Package (Leather Steering Wheel)</p>	Adjustments	Loss Vehicle	This Vehicle	Amount	<b>Projected Sold Adjustment</b>				Mileage	119,803	70,283	-\$2,037.51	<b>Equipment</b>				Upgrade L Package	No	Yes	-\$518.21	Aluminum Alloy Wheels	Yes	No	\$201.25	Anti-Theft Device	Yes	No	\$166.02	Electrochromic Interior Rearview Mirror	Yes	No	\$62.89	HomeLink(R) Universal Garage Door Opener	Yes	No	\$62.89	Rear Spoiler	Yes	No	\$100.63	Roof Rack	Yes	No	\$110.69	<b>Total Adjustments:</b>			<b>-\$2,672.82</b>	<b>Adjusted Price:</b>			<b>\$7,917.18</b>
Adjustments	Loss Vehicle	This Vehicle	Amount																																																		
<b>Projected Sold Adjustment</b>																																																					
Mileage	119,803	70,283	-\$2,037.51																																																		
<b>Equipment</b>																																																					
Upgrade L Package	No	Yes	-\$518.21																																																		
Aluminum Alloy Wheels	Yes	No	\$201.25																																																		
Anti-Theft Device	Yes	No	\$166.02																																																		
Electrochromic Interior Rearview Mirror	Yes	No	\$62.89																																																		
HomeLink(R) Universal Garage Door Opener	Yes	No	\$62.89																																																		
Rear Spoiler	Yes	No	\$100.63																																																		
Roof Rack	Yes	No	\$110.69																																																		
<b>Total Adjustments:</b>			<b>-\$2,672.82</b>																																																		
<b>Adjusted Price:</b>			<b>\$7,917.18</b>																																																		

### Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2004 TOYOTA RAV4 BASE	4D SUV 2.4L 4 Cyl Gas 2WD	\$19,246.00

## 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, 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).
- 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.