

March 16th, 2016

Kia
Attn: Claims
111 Peters Canyon Rd
Irvine, CA 92606

Date of Loss: 02/24/16
Damages: \$21,528.88

Notice of Subrogation Claim

Please consider this letter a notice that the above captioned vehicle has sustained damages and or has been deemed a total loss relating to a potential manufacturing defect. This letter is also to notice you of Progressive Specialty Insurance Company's subrogation rights in this matter.

Please find enclosed Progressive's supports for the claim. Please contact me with acknowledgement of this notice and to **advise if you would like to participate in an expert destructive examination of our insured's vehicle**. The exam has not been scheduled yet. We are also placing Carlock Kia of Tuscaloosa Alabama on notice. You have 30 days to respond to this notice. Thank you for your attention in this matter.

Sincerely,
Meigan Gerich
Subrogation Representative
Tel: 440.910.5727 Fax: (888)-781-6947
Meigan_A_Gerich@progressive.com

Received Date: 03/16/2016

K3154251

PAY TO THE ORDER OF:

TOTAL DRAFT AMOUNT:

21,278.88

LINE 1: KIA MOTORS FINANCE

LINE 2:

LINE 3:

ADDRESS: PO BOX 20875

CITY: FOUNTAIN VALLEY

ST/PR* CA ZIP/CPC: 92728-0875 CNTRY* USA

IN PAYMENT OF: Progressive Invoice Number: 24025507

1099 ? N FEDERAL TAX ID
CDS CODE * EFT TRACE #
BANK CODE* 1CD ISSUE DATE
STATE * AL AREA
STOP RSN * DRAFT #

ST UPDT REP: A092025
ISSUING REP: T MARCOTT
APPROVED BY:
VIEW DATE: 00 00
VIEWED BY:

COMMAND:

K3154251

Date: 03/01/2016 09:43 AM
Estimate ID: 16-2309305-01
Estimate Version: 0
Committed
Profile ID: West__allexceptsAM SM

Progressive Specialty Insurance Co

Damage Assessed By: Brad Polk 205-817-5557

Claim Rep: TIFFANY MARCOTT
(228) 265-9941

Classification:

Mileage: 15,000
OEM/ALT: A
Color: WHITE
Options: PASSENGER AIRBAG, POWER DRIVER SEAT, POWER LOCK, POWER WINDOW, POWER STEERING
REAR WINDOW DEFOGGER, AIR CONDITIONING, REAR WINDOW WIPER, CRUISE CONTROL
TILT STEERING COLUMN, AM/FM STEREO, DRIVER AIRBAG, HEATED EXTERIOR MIRROR
FRONT SIDE AIRBAG WITH HEAD PROTECTION, PREMIUM SOUND SYSTEM
ANTI-LOCK BRAKE SYS., TRACTION CONTROL, FOG LIGHTS, ALUM/ALLOY WHEELS
REARVIEW CAMERA, TIRE INFLATION/PRESSURE MONITOR, NAVIGATION SYSTEM
AUXILIARY INPUT, BLUETOOTH WIRELESS CONNECTIVITY, HARD DRIVE, HD RADIO
LEATHER STEERING WHEEL, SATELLITE RADIO, POWER ADJUSTABLE EXTERIOR MIRROR
AUTOMATIC TRANSMISSION, PRIVACY GLASS, TRIP COMPUTER, FIRST ROW BUCKET SEAT
CLOTH SEAT, SIDE AIRBAGS, AUTOMATIC HEADLIGHTS
SECOND ROW SIDE AIRBAG WITH HEAD PROTECTION
INTERIOR AUTOMATIC DAY/NIGHT OR ELECTROCHROMATIC MIRROR, DUAL SUNROOF
MP3 PLAYER, DAYTIME RUNNING LIGHTS, DRIVER SEAT WITH POWER LUMBAR SUPPORT
ELECTRONIC STABILITY CONTROL, FRONT COOLED SEATS, FRONT HEATED SEATS
KEYLESS ENTRY SYSTEM, POWER FOLDING EXTERIOR MIRRORS, REAR BENCH SEAT
REAR SPOILER, STEERING WHEEL AUDIO CONTROLS

Search Code: BIRMINGHA2

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/ Part Number	Dollar Amount	Labor Units
1	900500	BDY *	REMOVE/REPLACE	OBVIOUS TOTAL LOSS - FIRE	New	0.00*	0.0*

* - Judgment Item

Prior Damage:
HOOD, REAR BUMPER

Date: 03/01/2016 09:43 AM
Estimate ID: 16-2309305-01
Estimate Version: 0
Committed
Profile ID: West_allexceptsAM SM

Estimate Totals

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Labor Summary	0.0				0.00	Total Replacement Parts Amount	0.00
III. Additional Costs					Amount	IV. Adjustments	Amount
Total Additional Costs					0.00	Insurance Deductible	250.00-
						Subtotal of Adjustments Exceeds Gross Total	
						Customer Responsibility	0.00
						I. Total Labor:	0.00
						II. Total Replacement Parts:	0.00
						III. Total Additional Costs:	0.00
						Gross Total:	0.00
						IV. Total Adjustments:	0.00
						Net Total:	0.00

Point(s) of Impact
16 Non-Collision (P)

THIS IS A DAMAGE ASSESSMENT ONLY--NOT AN AUTHORIZATION TO REPAIR
-BASED ON DAMAGE VISIBLE OR CERTAIN AT THE TIME IT WAS WRITTEN.

IF FRAME OR UNIBODY REPAIR IS INCLUDED ON THIS ESTIMATE, THE AMOUNT
SHOWN INCLUDES TIME OR ALLOWANCE FOR MEASURING BEFORE, DURING AND
AFTER THOSE REPAIRS.

THE OWNER OF THE VEHICLE MAY SELECT THE REPAIR FACILITY OF HIS/HER
CHOICE.

TO ENSURE PROPER AND PROMPT PAYMENT FOR ADDITIONAL DAMAGE DISCOVERED
DURING THE COURSE OF REPAIRS, CONTACT PROGRESSIVE FOR SUPPLEMENT
HANDLING PROCEDURES.

REPAIR SHOP MANAGER'S/AUTHORIZED REPRESENTATIVE'S SIGNATURE INDICATING
AGREEMENT ON COST OF REPAIRS, TOWING/STORAGE CHARGES, AND TO COMPLETE
ALL LISTED REPAIRS: _____

AGREED DELIVERY DATE: _____

LIFETIME GUARANTEE FOR SHEET METAL AND PLASTIC BODY
PARTS

The replacement parts written on the estimate are intended to return
your vehicle to its pre-loss condition with proper installation.

ESTIMATE RECALL NUMBER: 03/01/2016 09:43:11 16-2309305-01

Mitchell Data Version: OEM: JAN_16_V0226

MAPP: JAN_16_V0227

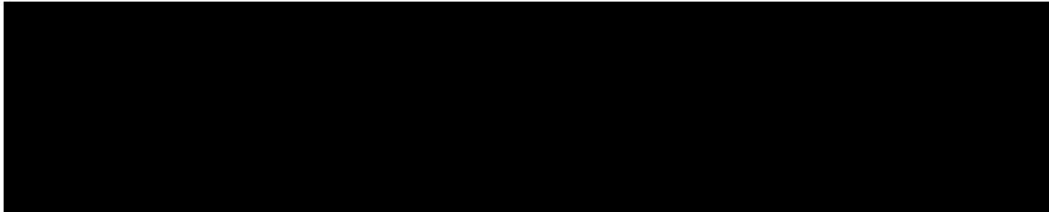
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Software Version: 7.1.200

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Page 2 of 3

K3154251



After repair, if any sheet metal or plastic body part included in the estimate fails to return your vehicle to its pre-loss condition (assuming proper installation), in terms of form, fit, finish, durability or functionality, Progressive will arrange and pay for the replacement of the part, to the extent not covered by a manufacturer's or other warranty. This service will be performed at no cost to you (including associated repair and rental car costs). To obtain service under this Guarantee, call Progressive at 1-800-274-4641.

This Guarantee applies as long as you own or lease the vehicle. This Guarantee is not transferable and terminates if you sell or otherwise transfer your vehicle.

THIS GUARANTEE DOES NOT COVER NORMAL WEAR AND TEAR OR DAMAGE CAUSED BY IMPROPER MAINTENANCE, NEGLIGENCE, ABUSE OR SUBSEQUENT ACCIDENT.

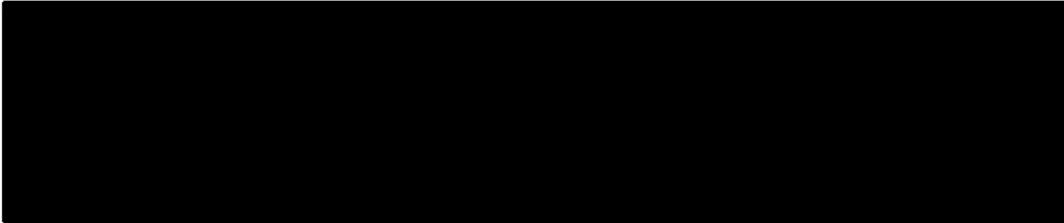
THIS GUARANTEE IS LIMITED TO ARRANGING FOR THE SELECTION OF REPAIR PARTS THAT WILL RETURN YOUR VEHICLE TO ITS PRE-LOSS CONDITION. ACCORDINGLY, PROGRESSIVE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES THAT RESULT FROM THE INSTALLATION OR USE OF THESE PARTS.

Part Type Terms and Abbreviations

NEW and OEM or part number displayed -- These refer to a new, originalequipment manufacturer part.
NON-OEM and A/M and QUAL REPL -- These refer to an after-market part, which is a new, non-original equipment manufacturer part.
USED/RECYCLED and LKQ -- These refer to a used OEM part.
REMANUFACTURED and RECOND. and RECORE -- These refer to used/recycled OEM parts that have been refurbished.

"All manufacturers requirements regarding seat belt and supplemental restraint system replacement must be adhered to. If additional parts or operations are necessary to properly accomplish this, please contact the estimating claims rep"

Event Log





Vehicle Valuation Report

Prepared for: Progressive Group of Insurance Companies
(800) 321-9843

Summary

Claim Information

Vehicle Information

Loss Vehicle Adjustments

Condition Adjustment:	-\$141.48
Prior Damage Adjustment:	\$0.00
After Market Parts Adjustment:	\$0.00
Refurbishment Adjustment:	\$0.00
Title History Adjustment:	\$0.00

Market Value: **\$20,786.36**

Settlement Adjustments

Deductible: -\$250.00

Settlement Value: \$20,536.36

Title History Comments:

Mitchell WorkCenter
Total Loss

Loss Vehicle Detail

Loss vehicle: 2014 Kia Soul I 4 Door Wagon 2.0L 4 Cyl Gas A FWD

Standard Equipment

Exterior	
Black grille w/chrome surround	Black Side Windows Trim and Black Front Windshield Trim
Body-colored door handles	Body-Colored Front Bumper w/Body-Colored Rub Strip/Fascia Accent
Body-Colored Power Heated Side Mirrors w/Power Folding and Turn Signal Indicator	Body-Colored Rear Bumper
Clearcoat paint	Deep tinted glass
Fixed Rear Window w/Fixed Interval Wiper and Defroster	Front fog lamps
Front Windshield -inc: Sun Visor Strip	Fully Automatic Projector Beam Halogen Daytime Running Headlamps
Fully Galvanized Steel Panels	LED brakelights
Liftgate Rear Cargo Access	Spare Tire Tire Inflator
Tailgate/Rear Door Lock Included w/Power Door Locks	Tires: P225/45R18
Variable intermittent wipers	Wheels: 18" x 7.5J Alloy

Interior	
1 LCD Monitor In The Front	10-Way Power Adjustable Driver's Seat-inc. power lumbar support
2 Seatback Storage Pockets	3 12V DC Power Outlets
4-Way Passenger Seat-inc. Manual Recline and Fore/Aft Movement	60-40 Folding Bench Front Facing Fold Forward Seatback Cloth Rear Seat
Air filtration	Analog Display
Ashtray	Cargo Area Concealed Storage
Cargo Features -inc. Spare Tire Tire Inflator	Cargo Space Lights
Carpet Floor Trim	Cloth Front Seats
Cruise control w/steering wheel controls	Dashboard Storage, Refrigerated/Cooled Box Located In The Glovebox, Driver / Passenger And Rear Door Bins
Day-Night Auto-Dimming Rearview Mirror	Delayed Accessory Power
Digital Signal Processor	Driver And Passenger Visor Vanity Mirrors w/Driver And Passenger Illumination
Driver foot rest	Fade-to-off interior lighting
Folding Cargo Cover	Front bucket seats
Front Center Armrest and Rear Center Armrest	Front Cigar Lighter(s)
Front Cupholder	Front map lights
Full Carpet Floor Covering	Full cloth headliner
Full Floor Console w/Covered Storage, Mini Overhead Console w/Storage and 3 12V DC Power Outlets	HVAC -inc. Underseat Ducts
Illuminated glove box	Integrated Roof Antenna
Interior Trim -inc. Piano Black Instrument Panel Insert, Piano Black Door Panel Insert, Piano Black Console Insert, Metal-Look Interior Accents and Leatherette Upholstered Dashboard	Leather steering wheel
Leather/Piano Black Gear Shift Knob	Leatherette Door Trim Insert
Manual air conditioning	Manual tilt/telescoping steering column
Manual Type w/Tilt Front Head Restraints and Manual Adjustable Rear Head Restraints	Outside temp gauge
Power 1st Row Windows w/Driver And Passenger 1-Touch Up/Down	Power Door Locks w/Autolock Feature
Power Rear Windows and Fixed 3rd Row Windows	Radio w/Seek-Scan, Clock, Speed Compensated Volume Control, Voice Activation and Internal Memory
Radio, AM/FM/MP3 Audio System -inc. SiriusXM satellite radio w/3-month complimentary subscription, Bluetooth wireless technology w/steering wheel-mounted controls, USB/auxiliary input jacks, 6 speakers, and UVO eServices infotainment system w/HD radio	Rear cupholder
Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry, Illuminated Ignition Switch and Panic Button	Remote Releases -Inc. Mechanical Fuel
Trip computer	

Mechanical	
110 amp alternator	14.2 Gal. Fuel Tank
3.27 axle ratio	4-Wheel Disc Brakes w/4-Wheel ABS, Front Vented Discs, Brake Assist and Hill Hold Control
48-Amp/1-lb Maintenance-Free Battery w/Run Down Protection	Electric Power-Assist Speed-Sensing Steering
Front Anti-Roll Bar	Front-wheel drive
Gas-pressurized shock absorbers	Single stainless steel exhaust
Strut Front Suspension w/Coil Springs	Torsion beam rear suspension w/coil springs

Safety

ABS And Drive Line Traction Control	Airbag Occupancy Sensor
Curtain 1st And 2nd Row Airbags	Dual Stage Driver And Passenger Front Airbags
Dual Stage Driver And Passenger Seat-Mounted Side Airbags	Electronic stability control (ESC)
Low Tire Pressure Warning	Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point, Height Adjusters and Pretensioners
Rear camera	Rear child safety locks
Side impact beams	

Packages

SUN & SOUND PACKAGE

-inc: front speaker lights, Panoramic Sunroof w/Power Sunshade, Radio, Navigation w/Infinity Audio System, 8" display, SiriusXM satellite radio w/3-month complimentary subscription, Bluetooth wireless technology w/steering wheel-mounted controls, USB/auxiliary input jacks, 6 speakers, center speaker, subwoofer, external amplifier, UVO eServices infotainment system w/iD radio, and speaker lights. Automatic Temperature Control cluster, onizer.

THE WHOLE SHABANG PACKAGE

-inc: Leather Seat Trim, Heated Steering Wheel, Heated Outboard Rear Seats, Engine Immobilizer, Heated & Ventilated Front Seats, Xenon HID Headlamps w/Auto-Leveling Low-beam, Push Button Start, smart key, Supervision Gauge Cluster w/4.3" TFT Color LCD

Optional Equipment

CARPETED FLOOR MATS	EC MIRROR W/COMPASS & HOMELINK
REAR SPOILER (SP)	WHEEL LOCKS

*DIO/PIO= Dealer/Port Installed Option

Loss Vehicle Base Value

Loss vehicle: **2014 Kia Soul I 4 Door Wagon 2.0L 4 Cyl Gas A FWD**

Comparable Vehicle Information

Search Radius used for this valuation: **300 miles from loss vehicle zip/postal code.**
Typical Mileage for this vehicle: **24,000 miles**

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	20,280	39042	154 miles	\$15,941.00 Sold Price	\$20,702.70
2	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	13,661	30060	176 miles	\$16,408.00 Sold Price	\$20,920.08
3	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	22,553	30080	178 miles	\$14,786.00 Sold Price	\$19,352.58
4	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	18,526	30038	194 miles	\$15,891.00 Sold Price	\$20,513.46
5	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	19,134	36117	89 miles	\$18,991.00 List Price	\$20,850.98
6	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	19,452	38804	110 miles	\$17,998.00 List Price	\$21,898.71
7	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	21,703	39232	164 miles	\$17,445.00 List Price	\$19,311.34
8	2014 KIA SOUL I 4D WGN 42NORMAL GAS A 2WD	14,551	30144	176 miles	\$18,500.00 List Price	\$22,270.28

9	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	19,911	38301	179 miles	\$17,500.00 List Price	\$21,326.29
10	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	12,901	37067	199 miles	\$18,887.00 List Price	\$22,582.64
11	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	14,445	28906	235 miles	\$19,052.00 List Price	\$22,843.20
12	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	28,326	70003	264 miles	\$17,995.00 List Price	\$20,419.67
13	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	19,422	63857	285 miles	\$18,995.00 List Price	\$23,113.63
14	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	29,487	37701	272 miles	\$16,999.00 List Price	\$19,371.90
15	2014 KIA SOUL I 4D WGN 4 2NORMAL GAS A 2WD	12,625	72143	287 miles	\$16,600.00 List Price	\$18,640.16
Base Value:						\$20,927.84

Loss Vehicle Adjustments

Loss vehicle: **2014 Kia Soul I 4 Door Wagon 2.0L 4 Cyl Gas A FWD**

Condition Adjustments

Condition Adjustment: -\$141.48		Overall Condition: 2.58-Good		Typical Vehicle Condition: 3.00	
Category	Condition			Comments	
Interior					
DOORS/INTERIOR PANELS	3 Good				
DASH/CONSOLE	3 Good				
SEATS	3 Good				
HEADLINER	Typical				
CARPET	2 Fair			MODERATE WEAR, MULT PERM STAINS	
GLASS	2 Fair			DNG IS REPAIRABLE	
Exterior					
VINYL/CONVERTIBLE TOP	Typical				
PAINT	2 Fair			MULT SMALL SCRS, 2 LARGE SCRATCHES	
BODY	2 Fair			MULT DINGS 2 SMALL DENTS	
TRIM	3 Good			MULT SURFACE SCRATCHES, 1 SMALL IMPACT REAR BUMPER	
Mechanical					
TRANSMISSION	3 Good				
ENGINE	3 Good				
Tire	3 Good			B,7,7,7	

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: 2014 Kia Soul I 4 Door Wagon 2.0L 4 Cyl Gas A FWD

Comparable Vehicles

1	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	Sold Price: \$15,941.00			
VIN:		Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:		Mileage	19,093	20,280	\$84.39
Listing Date:		Equipment			
ZIP/Postal Code:		SUN & SOUND PACKAGE	Yes	No	\$2,021.78
Distance from Loss Vehicle:		THE WHOLE SHABANG PACKAGE	Yes	No	\$1,944.92
Source:		CARPETED FLOOR MATS	Yes	No	\$89.43
		EC MIRROR W/COMPASS & HOMELINK	Yes	No	\$272.18
		REAR SPOILER (SP)	Yes	No	\$307.15
		WHEEL LOCKS	Yes	No	\$42.77
		Total Adjustments: \$4,761.70			
		Adjusted Price: \$20,702.70			

2	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	Sold Price: \$16,408.00			
VIN:		Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:		Mileage	19,093	13,881	\$392.23
Listing Date:		Equipment			
ZIP/Postal Code:		SUN & SOUND PACKAGE	Yes	No	\$2,081.01
Distance from Loss Vehicle:		THE WHOLE SHABANG PACKAGE	Yes	No	\$2,000.97
Source:		CARPETED FLOOR MATS	Yes	No	\$92.06
		EC MIRROR W/COMPASS & HOMELINK	Yes	No	\$280.13
		REAR SPOILER (SP)	Yes	No	\$318.15
		WHEEL LOCKS	Yes	No	\$44.02
		Total Adjustments: \$4,512.08			
		Adjusted Price: \$20,920.08			

3	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	Sold Price: \$14,788.00																																												
VIN: Stock No: Listing Date: ZIP/Postal Code: Distance from Loss Vehicle: Source:		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: center;">Loss Vehicle</th> <th style="text-align: center;">This Vehicle</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>Mileage</td> <td style="text-align: center;">19,093</td> <td style="text-align: center;">22,553</td> <td style="text-align: right;">\$228.17</td> </tr> <tr> <td>Equipment</td> <td></td> <td></td> <td></td> </tr> <tr> <td>SUN & SOUND PACKAGE</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$1,875.29</td> </tr> <tr> <td>THE WHOLE SHABANG PACKAGE</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$1,803.17</td> </tr> <tr> <td>CARPETED FLOOR MATS</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$82.95</td> </tr> <tr> <td>EC MIRROR W/COMPASS & HOMELINK</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$252.44</td> </tr> <tr> <td>REAR SPOILER (SP)</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$284.90</td> </tr> <tr> <td>WHEEL LOCKS</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> <td style="text-align: right;">\$39.67</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td style="text-align: right;">\$4,566.59</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td style="text-align: right;">\$19,352.59</td> </tr> </tbody> </table>	Adjustments	Loss Vehicle	This Vehicle	Amount	Mileage	19,093	22,553	\$228.17	Equipment				SUN & SOUND PACKAGE	Yes	No	\$1,875.29	THE WHOLE SHABANG PACKAGE	Yes	No	\$1,803.17	CARPETED FLOOR MATS	Yes	No	\$82.95	EC MIRROR W/COMPASS & HOMELINK	Yes	No	\$252.44	REAR SPOILER (SP)	Yes	No	\$284.90	WHEEL LOCKS	Yes	No	\$39.67	Total Adjustments:			\$4,566.59	Adjusted Price:			\$19,352.59
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Adjusted Price:			\$20,513.46																																											

5	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$16,991.00																																																			
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7	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$17,445.00																																												
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8	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$18,500.00																																																
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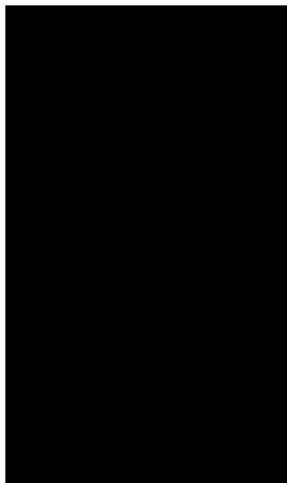
9	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$17,500.00																																															
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11	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$19,052.00		
VIN:				
Stock No:				
Listing Date:				
ZIP/Postal Code:				
Distance from Loss Vehicle:				
Source:				
	Adjustments	Loss Vehicle This Vehicle Amount		
	Projected Spid Adjustment:			-\$1,170.00
	Mileage	19,093	14,445	-\$285.64
	Equipment			
	SUN & SOUND PACKAGE	Yes	No	\$2,267.96
	THE WHOLE SHABANG PACKAGE	Yes	No	\$2,180.73
	CARPETED FLOOR MATS	Yes	No	\$100.32
	EC MIRROR W/COMPASS & HOMELINK	Yes	No	\$300.30
	REAR SPOILER (SP)	Yes	No	\$344.55
	WHEEL LOCKS	Yes	No	\$47.98
	Total Adjustments: \$3,791.20			
	Adjusted Price: \$22,843.20			

12	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$17,995.00
VIN:		
Stock No:		
Listing Date:		
ZIP/Postal Code:		
Distance from Loss Vehicle:		
Source:		
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13	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$16,999.00																																															
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15	2014 KIA SOUL I 4D WGN 4 2 NORMAL GAS A2WD	List Price: \$15,800.00			
VIN:		Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:		Projected Sold Adjustment			-\$943.00
Listing Date:		Mileage	19,093	12,625	-\$317.41
ZIP/Postal Code:		Equipment			
Distance from Loss Vehicle:		SUN & SOUND PACKAGE	Yes	No	\$1,858.93
Source:		THE WHOLE SHABANG PACKAGE	Yes	No	\$1,787.44
		CARPETED FLOOR MATS	Yes	No	\$82.23
		EC MIRROR W/COMPASS & HOMELINK	Yes	No	\$280.24
		REAR SPOILER (SP)	Yes	No	\$282.41
		WHEEL LOCKS	Yes	No	\$58.32
		Total Adjustments: \$3,040.16			
		Adjusted Price: \$18,640.16			

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2014 Kia Soul I	4 Door Wagon 2.0L 4 Cyl Gas FWD	\$20,500.00

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).
- 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.

Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:****Policy Number:****Owner:****Coverage Type of Loss:** Comprehensive**Loss Date:** 02/24/2016**Reported Date:** 02/25/2016**Valuation Report ID:** 1005717152**Vehicle Information****Loss Vehicle:** 2014 Kia Soul I 4 Door Wagon 2.0L 4 Cyl Gas
A FWD**Location:****VIN:****Mileage:****Title History:****Title History Comments:****Loan Information****Lien Holder Payoff:** \$22,268.19**Loan/Lease Payoff Coverage:** \$0.00**Payment Information****Lien Holder Payment(s):** \$21,278.88**Net to Owner:** \$0.00**Settlement**

Stated Amount:	\$0.00
Actual Cash Value:	\$20,786.36
Base Value:	\$20,927.84
Title History Adjustment:	-\$0.00
Refurbishment Adjustments:	\$0.00
After Market Parts Adjustment:	\$0.00
Condition Adjustment:	-\$141.48
Prior Damage Adjustment:	-\$0.00
Market Value:	\$ 20,786.36
Settlement Adjustment(Pre-Tax):	\$0.00
Fees:	\$15.00
Taxes:	\$727.52
Company Obtains:	\$0.00
Net Settlement:	\$21,528.88
Settlement Adjustment(Post-Tax):	\$0.00
Deductible:	-\$250.00
Other Adjustments:	\$ 0.00
Total Settlement:	\$21,278.88

Adjuster License #:**Comments:**



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