

PE19-004

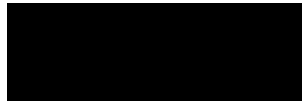
KIA

6/28/2019

DEFECT B

CA FILES

OPTIMA



PART 1 OF 2





















































































National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994

February 2, 2018



KIA MOTORS
P.O. BOX 52410
IRVINE CA 92619-2410

RECEIVED
FEB 08 2018
CONSUMER AFFAIRS



Toll Free: (800) 435-7764
Email: myclaim@farmersinsurance.com
National Document Center
P.O. Box 268892
Oklahoma City, OK 73126-8892
Fax: (877) 217-1389

02/01/2018

Kia Motors
Attn: National Consumer Affairs
P.O. Box 52410
Irvine, CA 92619-2410

Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 12/28/2017
Your Claim #: VIN KNAGT4L37G5 [REDACTED]
Deductible Amount: \$0.00
Total Amount Owed: \$14,986.19

Dear National Consumer Affairs,

Our initial investigation has established that the above loss may have been caused by the malfunction of your product.

Our insured's vehicle caught fire while parked and unoccupied. This was determined to be an engine fire that spread to our insured's other vehicle and their garage.

We are in the process of making payment to our insured for their damages. By virtue of our subrogation rights we shall seek reimbursement from you for the amount of the damages.

Please be aware that no payment that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without an express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or stopped due to partial payment by you or someone acting on your behalf.

We can discuss this matter with your representative. Please supply the name, phone number and file number of your representative contact.

Sincerely,

[REDACTED]

Tonya Deboer
Litigation Claims Representative
Farmers Insurance Exchange
616-803-7610

PJZHB9AM

tonya.deboer@farmersinsurance.com



CCC ONE MARKET VALUATION REPORT

Prepared for FARMERS INSURANCE EXCHANGE

REPORT SUMMARY

CLAIM INFORMATION

Owner [REDACTED]
East Lansing, MI [REDACTED]
Loss Vehicle 2016 Kia Optima LX
Loss Incident Date 12/28/2017
Claim Reported 01/02/2018

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by FARMERS INSURANCE EXCHANGE.

Loss vehicle has 60% fewer than average mileage of 34,000.

INSURANCE INFORMATION

Report Reference Number [REDACTED]
Claim Reference [REDACTED]
Adjuster Smith, Lu Ann
Odometer 10,521
Last Updated 01/02/2018 01:15 PM

VALUATION SUMMARY

Base Vehicle Value	\$ 15,012.00
Adjusted Vehicle Value	\$ 15,012.00
Total	\$ 15,012.00

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived from comparable vehicle(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

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VALUATION METHODOLOGY

How was the valuation determined?

CLAIM INSPECTION



FARMERS INSURANCE EXCHANGE has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.

DATABASE REVIEW



CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

SEARCH FOR COMPARABLES



When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

CALCULATE BASE VEHICLE VALUE



Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information



VEHICLE INFORMATION

VEHICLE DETAILS

Location	EAST LANSING, MI
VIN	KNAGT4L37G5
Year	2016
Make	Kia
Model	Optima
Trim	LX
Body Type	Sedan
Engine	
Cylinders	4
Displacement	2.4L
Fuel Type	Gasoline
Carburation	Gasoline Direct Injection
Transmission	Automatic Transmission
Curb Weight	3219 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number (VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE HISTORY SUMMARY

Experian AutoCheck	No Title Problem Found
Insurance Services Organization/ National Insurance Crime Bureau	1 Record Found
National Highway Traffic Safety Administration	3 Recalls



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	10,621	
Transmission	Automatic Transmission	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
	Power Trunk/Gate Release	✓
Decor/Convenience	Air Conditioning	✓
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✓
	Intermittent Wipers	✓
	Console/Storage	✓
	Overhead Console	✓
	Keyless Entry	✓
	Telescopic Wheel	✓
	Message Center	✓
Seating	Cloth Seats	✓
	Bucket Seats	✓
	Reclining/Lounge Seats	✓
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓
	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Satellite Radio	✓
Wheels	Aluminum/Alloy Wheels	✓
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓

To the left is the equipment of the loss vehicle that FARMERS INSURANCE EXCHANGE provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

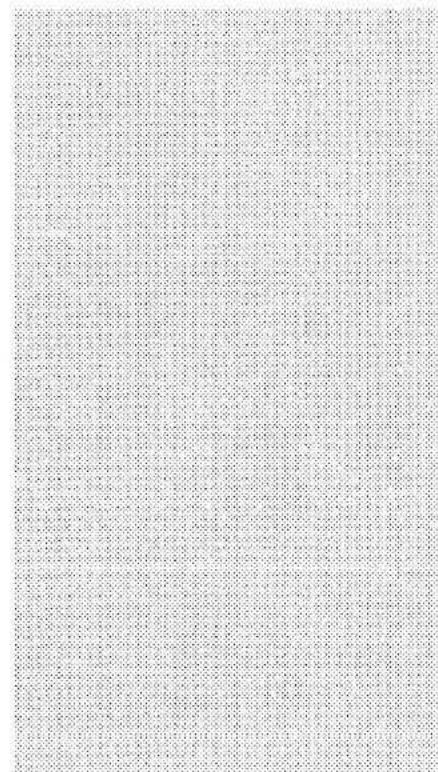
□ **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.



VEHICLE INFORMATION

VEHICLE EQUIPMENT

	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera W/ Parking Sensors	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Tinted Glass	✓
	Signal Integrated Mirrors	✓
	Clearcoat Paint	✓
	Metallic Paint	✗





VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Mechanical	NORMAL	I'm putting normal as it's all burnt.	\$ 0
Body/Glass	NORMAL	I'm putting normal as it's all burnt.	\$ 0
Paint	NORMAL	This was in a fire. I'm putting normal.	\$ 0
Interior	NORMAL	This was in a fire so I'm putting normal.	\$ 0
Tires	NORMAL	9-9-7-7 - 66 percent. Neven 205/65r16	\$ 0
Total Condition Adjustments			\$ 0

FARMERS INSURANCE EXCHANGE uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Normal condition. These dollar adjustments are based upon interviews with dealerships across the United States.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	10,621	21,390	35,957	23,908
Automatic Transmission	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Cloth Seats	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-Lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Alarm	✓	✓	✓	✓

Comp 1 Updated Date: 11/30/2017

2016 Kia Optima Lx 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGT4L31GG

Dealership Kia Of Lansing

Telephone (517) 393-5700

Source Autotrader

Stock #

Distance from East Lansing, MI

6 Miles - Lansing, MI

Comp 2 Updated Date: 10/09/2017

2016 Kia Optima Lx 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGT4L33GG

Dealership Spartan Toyota

Contact Bruce Wortman

Telephone (517) 394-6000

Source Inspected Inventory

Stock #

Distance from East Lansing, MI

6 Miles - Lansing, MI

Comp 3 Updated Date: 11/16/2017

2016 Kia Optima Lx 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGT4L38GG

Dealership Better Baker Cdjr Lowell

Telephone (616) 897-9281

Source Autotrader

Stock #

Distance from East Lansing, MI

46 Miles - Lowell, MI

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Take Price is the amount that the dealership will accept to sell the inspected vehicle, though a lower price may be obtainable through negotiation.

CCC ONE. MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Tinted Glass	✓	✓	✗	✓
Privacy Glass	✗	✗	✓	✗
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
Metallic Paint	✓	✗	✗	✗
List Price		\$ 16,550	\$ 13,198	\$ 14,500
Take Price			\$ 13,198	
Adjustments:				
Options			- \$ 100	
Mileage		+ \$ 909	- \$ 2,317	+ \$ 1,137
Condition ¹		- \$ 1,091	- \$ 1,091	- \$ 1,091
Adjusted Comparable Value		\$ 16,369	\$ 12,374	\$ 14,546

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

Options	Loss Vehicle	Comp 4	Comp 5
Odometer	10,621	56,340	11,568
Automatic Transmission	✓	✓	✓
Power Steering	✓	✓	✓
Power Brakes	✓	✓	✓
Power Windows	✓	✓	✓
Power Locks	✓	✓	✓
Power Mirrors	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓
Air Conditioning	✓	✓	✓
Climate Control	✗	✗	✓
Tilt Wheel	✓	✓	✓
Cruise Control	✓	✓	✓
Rear Defogger	✓	✓	✓
Intermittent Wipers	✓	✓	✓
Console/Storage	✓	✓	✓
Overhead Console	✓	✓	✓
Keyless Entry	✓	✓	✓
Telescopic Wheel	✓	✓	✓
Message Center	✓	✓	✓
Cloth Seats	✓	✓	✓

Comp 3 Updated Date: 12/23/2017
2016 Kia Optima Lx 4 2.4l Gasoline
Gasoline Direct Injection
VIN 5XXGT4L3XGG [REDACTED]
Dealership: Suburban Cadillac Of Lans
Telephone: (317) 393-5800
Source: Autotrader
Stock #: [REDACTED]

Distance from East Lansing, MI
6 Miles - Lansing, MI

Comp 5 Updated Date: 12/23/2017
2016 Kia Optima Lx 4 2.4l Gasoline
Gasoline Direct Injection
VIN 5XXGT4L3XGG [REDACTED]
Dealership: Lakeview Ford Lincoln
Telephone: (269) 441-2500
Source: Autotrader
Stock #: [REDACTED]

Distance from East Lansing, MI
47 Miles - Battle Creek, MI

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5
Bucket Seats	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓
AM Radio	✓	✓	✓
FM Radio	✓	✓	✓
Stereo	✓	✓	✓
Search/Seek	✓	✓	✓
CD Player	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓
Satellite Radio	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓
Passenger Air Bag	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓
Hands Free	✓	✓	✓
Alarm	✓	✓	✓
Traction Control	✓	✓	✓
Stability Control	✓	✓	✓
Dual Mirrors	✓	✓	✓
Tinted Glass	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓
Clearcoat Paint	✓	✓	✓
Metallic Paint	✓	✗	✗

List Price \$ 12,495 \$ 15,896

Adjustments:

Mileage + \$ 3,756 - \$ 75
Condition¹ - \$ 1,091 - \$ 1,091

Adjusted Comparable Value \$ 15,160 \$ 14,380

value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The Condition Adjustment sets that comparable vehicle to Normal condition which the loss vehicle is also compared to in the Vehicle Condition section.



VALUATION NOTES

This Market Valuation Report has been prepared exclusively for use by FARMERS INSURANCE EXCHANGE, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Any person who knowingly presents a false or fraudulent insurance claim for the payment of a loss may be guilty of a crime and may be subject to fines and confinement in state prison.



VALUATION NOTES

CCC ONE. MARKET VALUATION REPORT

SUPPLEMENTAL INFORMATION

Owner: [REDACTED]
Claim: [REDACTED]



VEHICLE HISTORY INFORMATION

VINGUARD®

VINGUARD® Message: VINGUARD has decoded this VIN without any errors

ISO Vehicle History:

Number of times reported to ISO: 1

ISO's file number: [REDACTED]

Loss date: 12/28/2017

Phone: 8004357764

Claim ref: [REDACTED]

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK

RESULTS FOUND

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	✓	No Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	✓	No Rebuilt Record Found
Salvage	✓	No Salvage Record Found

EVENT CHECK

RESULTS FOUND

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	✓	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

VEHICLE INFORMATION

RESULTS FOUND

Accident	✓	No Accident Record Found
Corrected Title	✗	Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

CCC provides FARMERS INSURANCE EXCHANGE information reported by Experian regarding the 2016 Kia Optima (KNAGT4L37G5 [REDACTED]). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND:

- ✓ No Event Found
- ✗ Event Found
- ✗ Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

INFORMATION FOUND

AutoCheck found additional information on this vehicle. These records will provide more history for this loss vehicle.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 01/02/2018

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
11/02/2016	MI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL (Lease Reported)
11/03/2016	MI	27	Motor Vehicle Dept.	TITLE (Lease Reported)
11/22/2016	MI		Motor Vehicle Dept.	TITLE (Lease Reported)
11/22/2016	MI		Motor Vehicle Dept.	CORRECTED TITLE
10/22/2017	MI		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL (Lease Reported)

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID : 16V231000**Mfg's Report Date :** APR 20, 2016**Component :** AIR BAGS:FRONTAL**Potential Number Of Units Affected :** 17

Summary : Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 10, 2015, to February 12, 2016. In these vehicles, a chemical enhancer required for the for the second stage deployment of the driver's frontal air bag was not loaded, resulting in the second stage not deploying in necessitating crashes.

Consequence : If the second stage air bag does not deploy it increases the risk of injury or death.

Remedy : Kia will notify owners, and dealers will replace the driver's frontal air bag module, free of charge. The recall began on May 6, 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC131.

Dates Of Manufacture : NOV 09, 2015 to FEB 11, 2016**Manufacturer Recall No. :** SC131**NHTSA Campaign ID :** 16V705000**Mfg's Report Date :** OCT 02, 2016**Component :** POWER TRAIN:AXLE ASSEMBLY:AXLE SHAFT**Potential Number Of Units Affected :** 12214

Summary : Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 13, 2015, to April 23, 2016 and equipped with a 2.4l engine. The right front axle driveshaft may crack and fail.

Consequence : If the driveshaft cracks and separates from the vehicle, it will not be able to move forward. Additionally, if the parking brake is not applied upon exiting the vehicle, the vehicle may roll. Either scenario can increase the risk of a crash.

Remedy : Kia will notify owners, and dealers will replace the front axle driveshaft, free of charge. The recall began November 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC139.

Dates Of Manufacture : NOV 12, 2015 to APR 22, 2016**Manufacturer Recall No. :** SC139**NHTSA Campaign ID :** 17V007000**Mfg's Report Date :** JAN 05, 2017**Component :** AIR BAGS:FRONTAL:DRIVER SIDE INFLATOR MODULE

The National Highway Traffic Safety Administration has issued 3 safety related recall notices that may apply to the above valued vehicle.

SUPPLEMENTAL INFORMATION

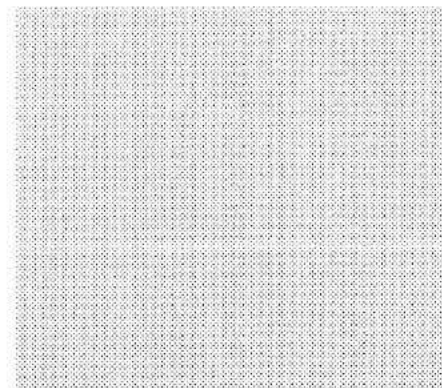
Summary : Kia Motors America (Kia) has recalled one 2016 Optima vehicle. In this vehicle, the end seal for the driver's frontal air bag inflator may not have been properly installed, possibly resulting in reduced inflation of the frontal air bag in the event of a crash.

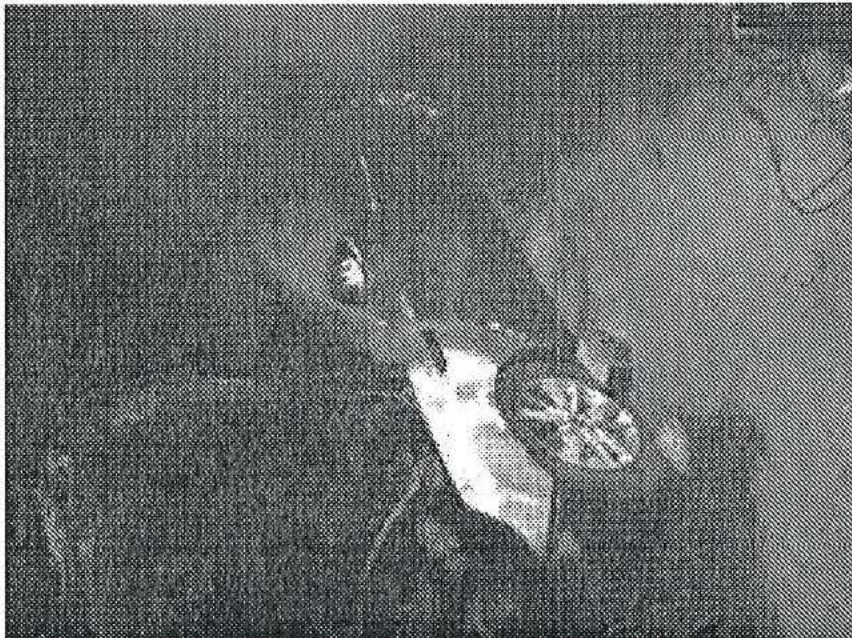
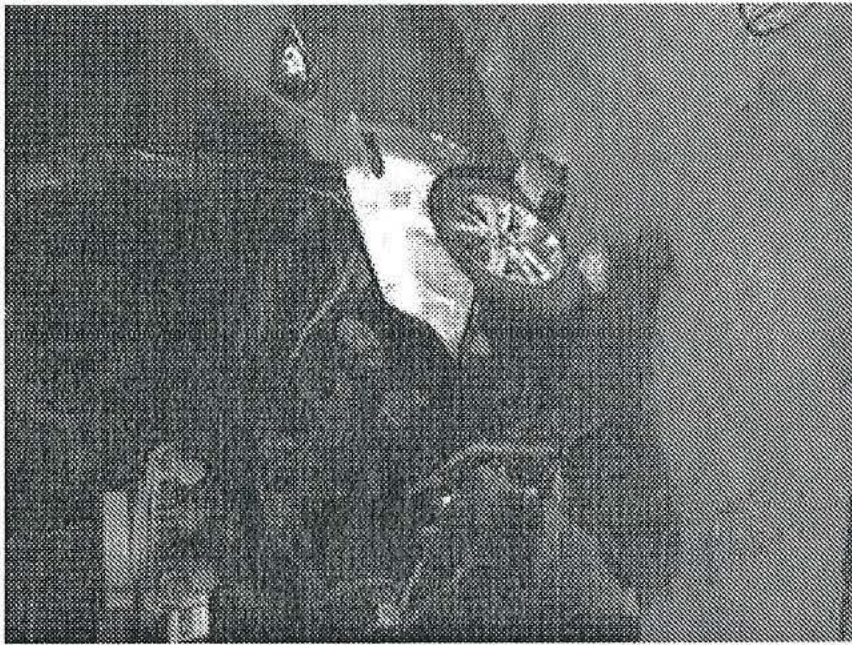
Consequence : In the event of a crash, an air bag that does not inflate fully increases the risk of injury.

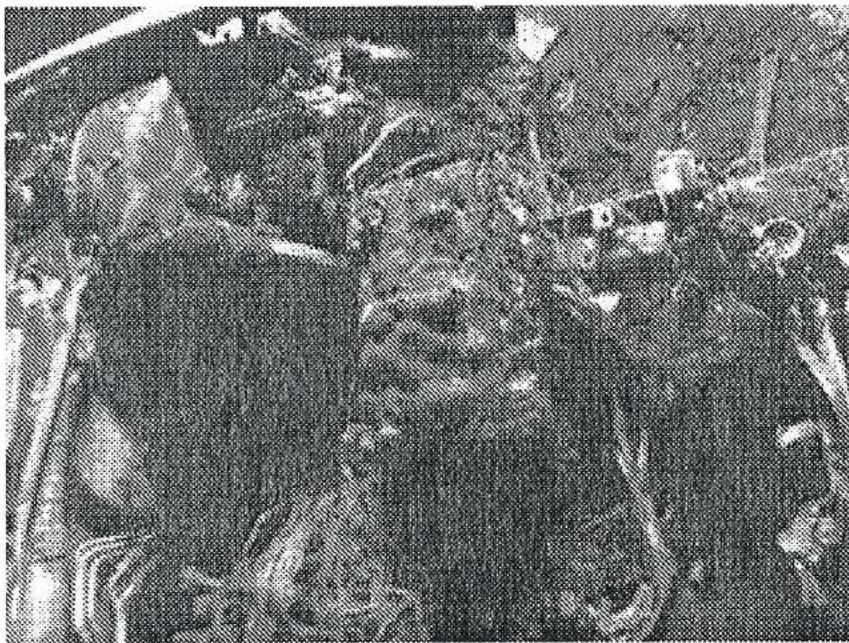
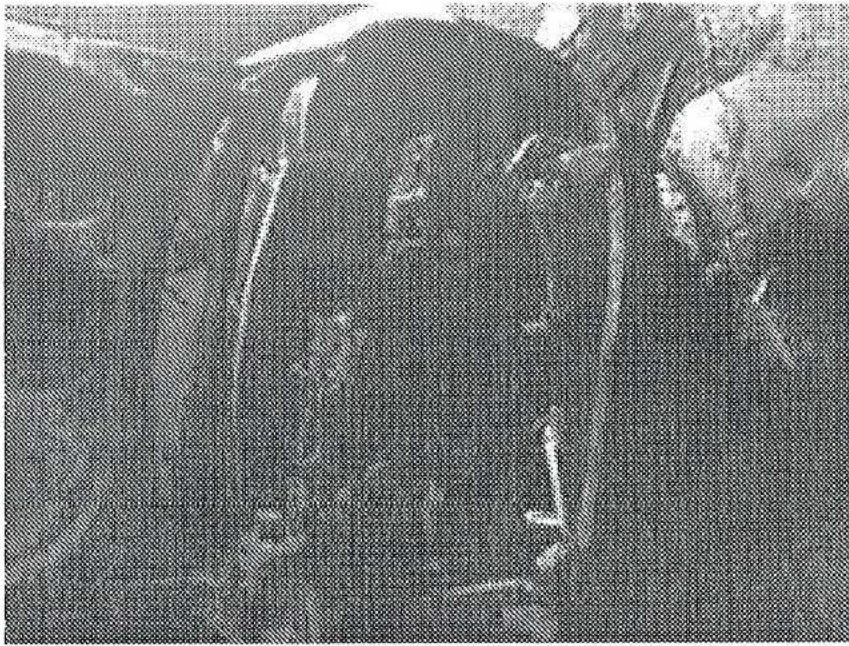
Remedy : The affected vehicle was remedied on January 10, 2017. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC143.

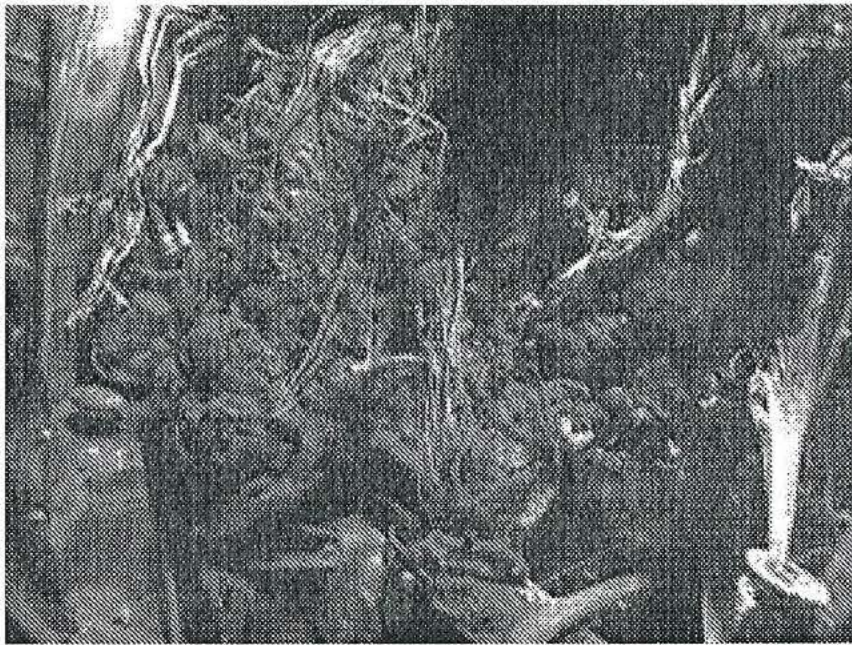
Dates Of Manufacture : AUG 27, 2016 to AUG 27, 2016

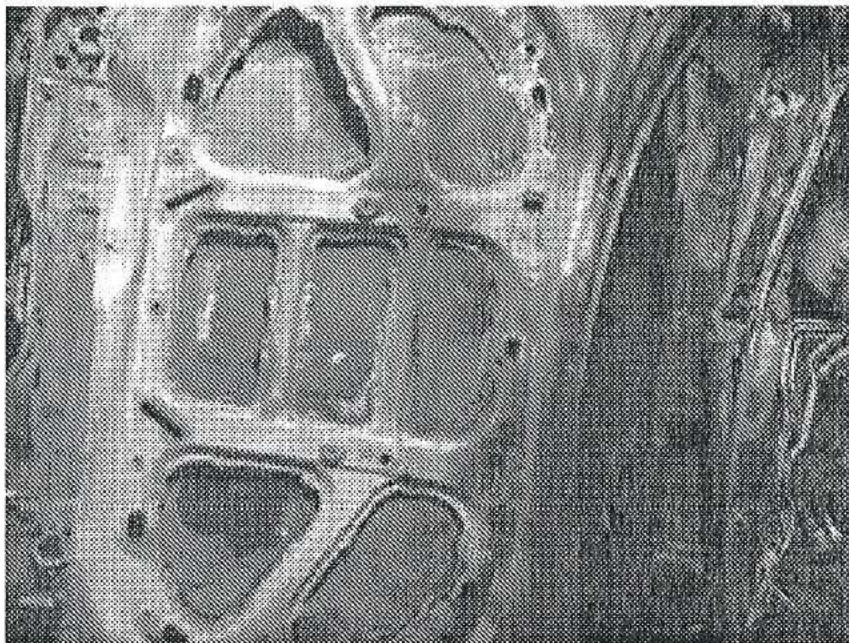
Manufacturer Recall No. : SC143





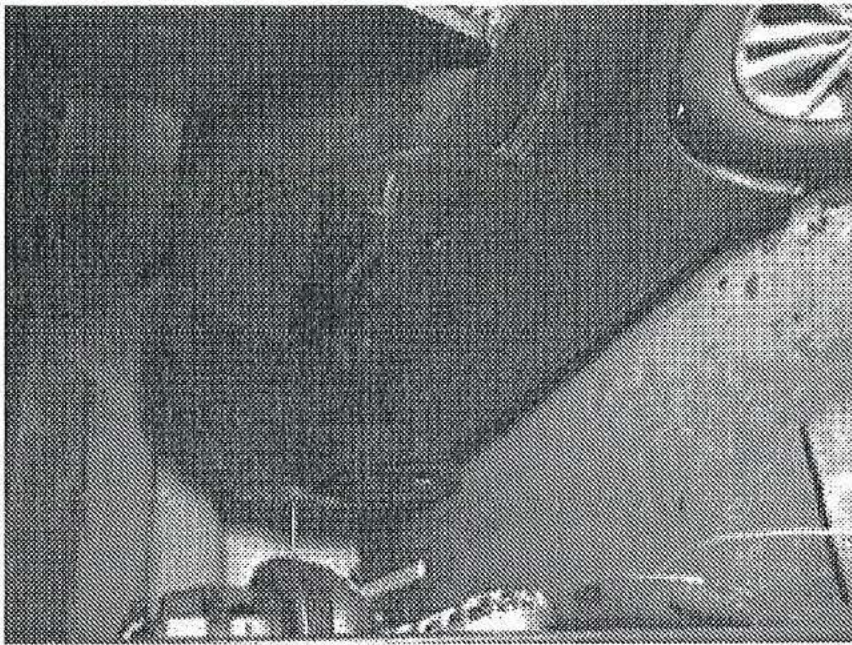


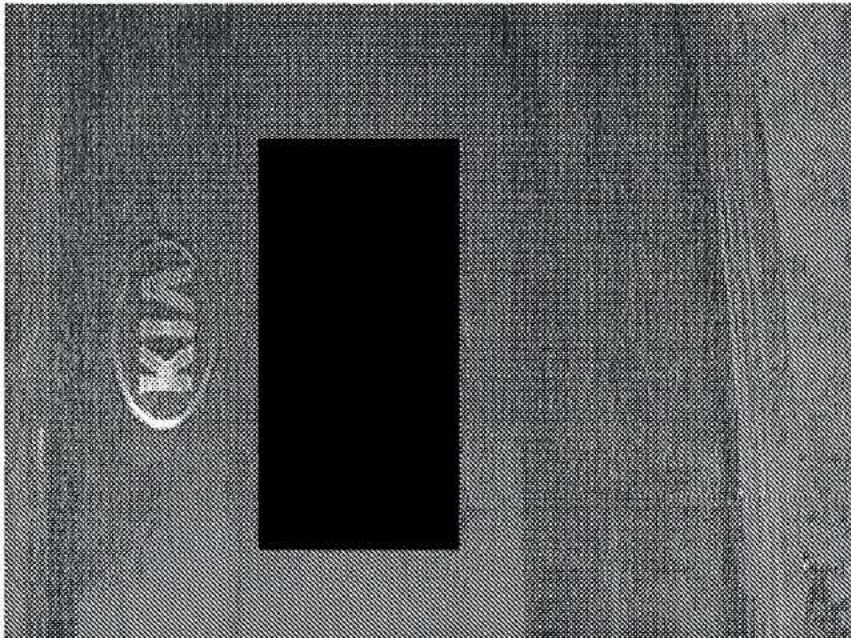


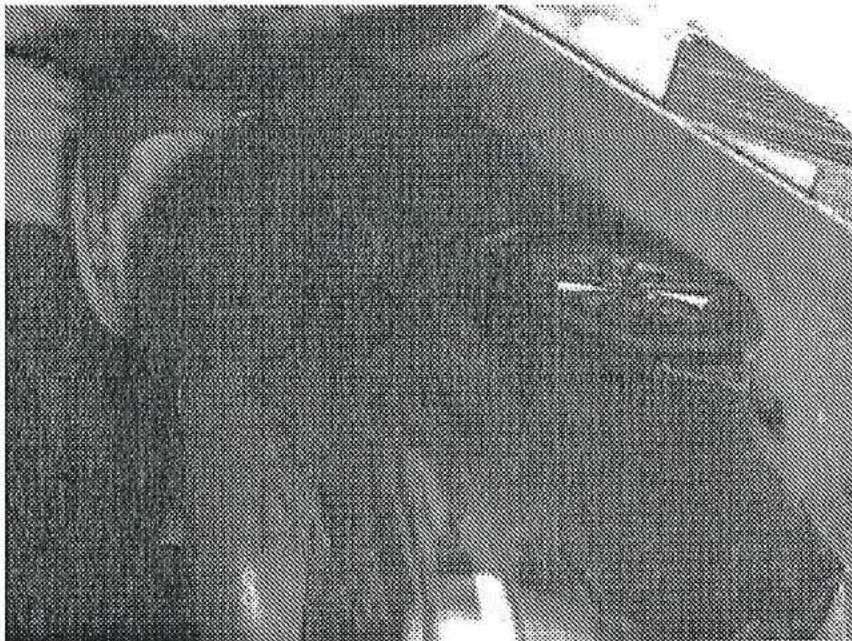


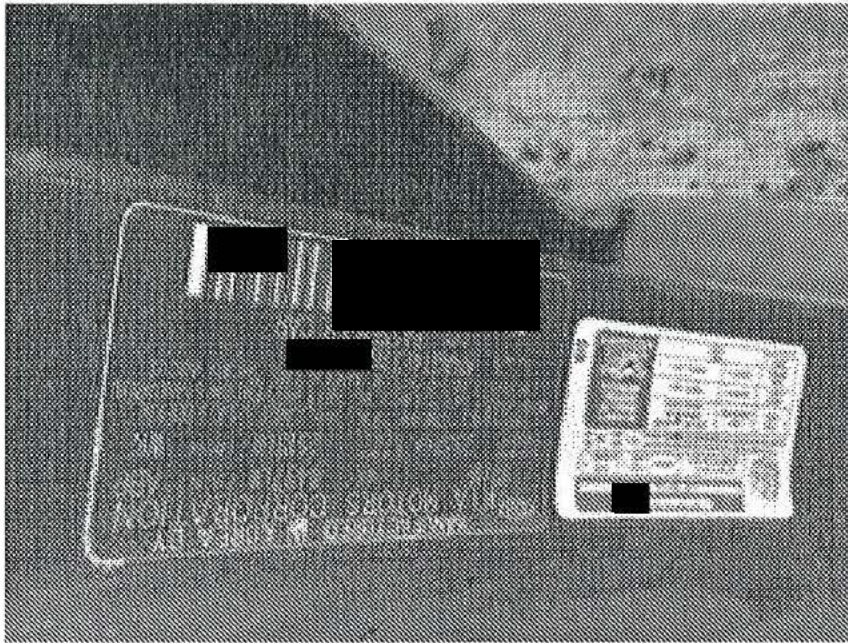


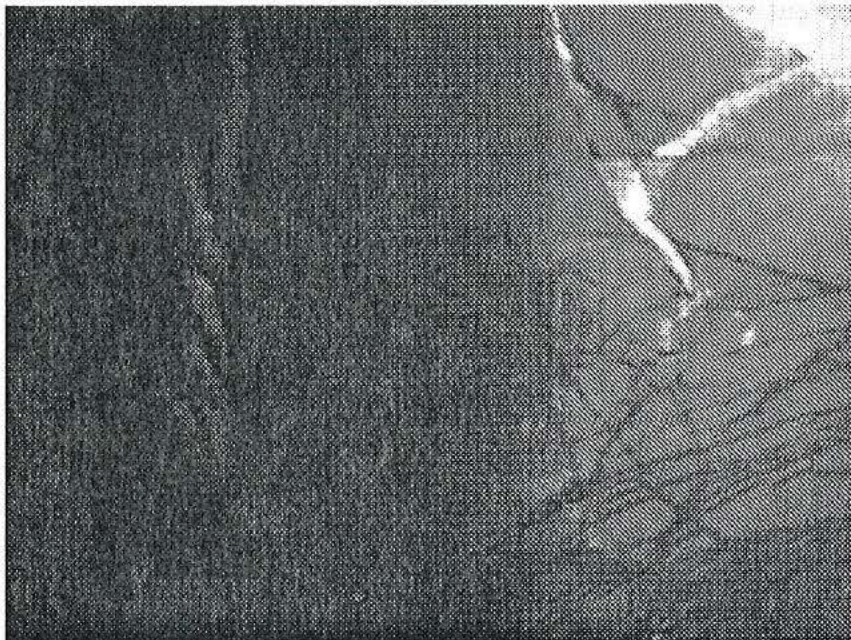




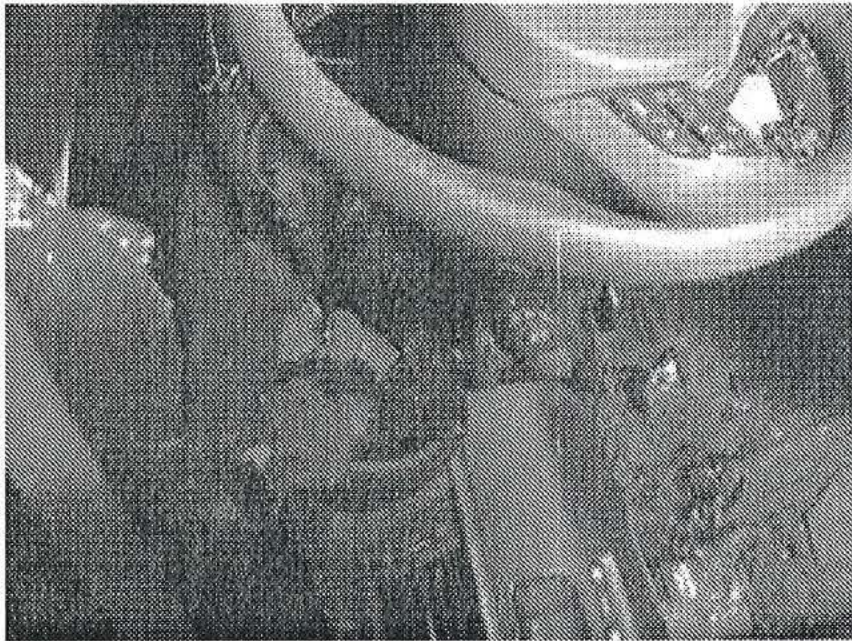
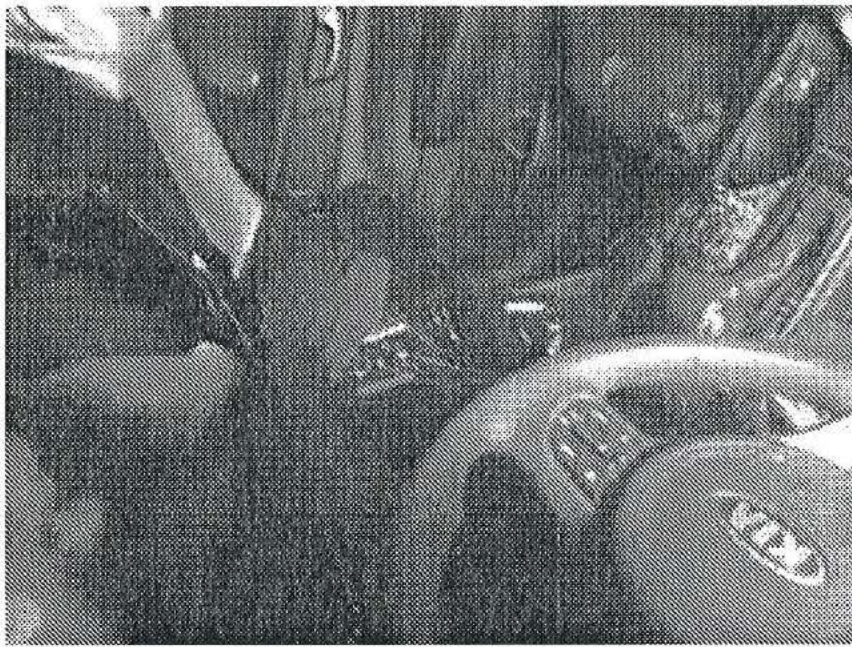




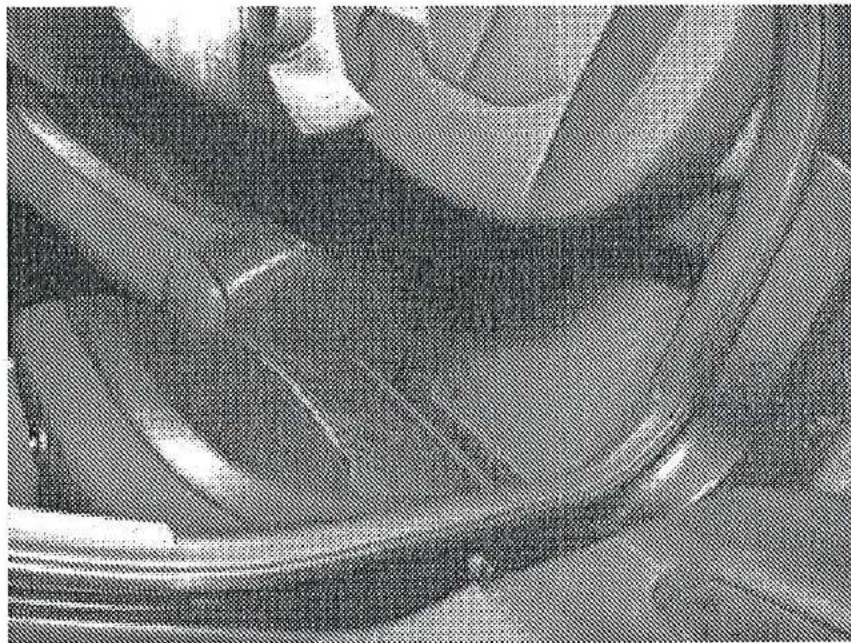


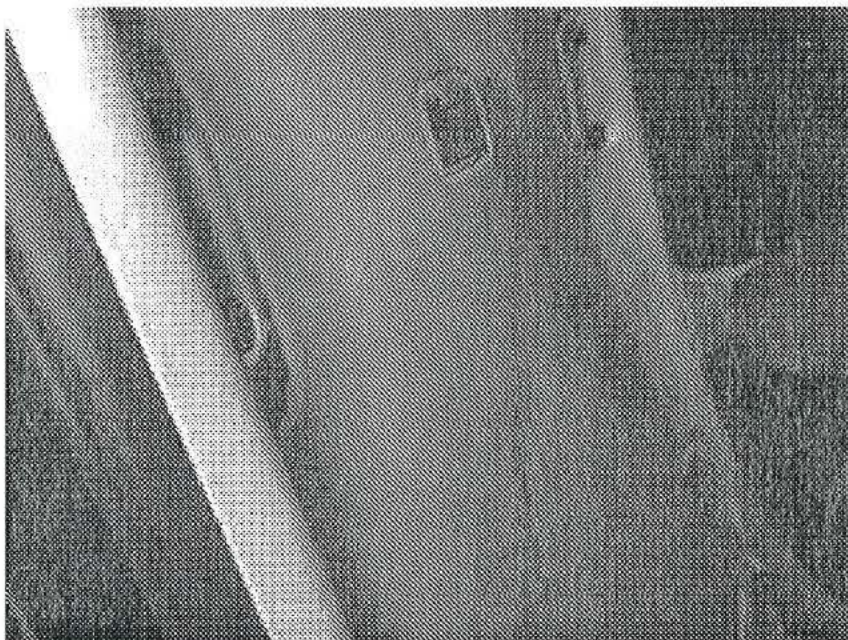












FARMERS I INSURANCE EXCHANGE

Motor City Field Claims Center
For CCC supplements: Import by Workfile ID
Build supplement on top of existing file
Lock to submit for review
Non-CCC supplements:
Phone: (517) 927-4194
Fax: (877) 217-1389

Claim # :
Workfile ID:

Estimate of Record

Written By: LU ANN SMITH, 01/02/2018 4:09:06 PM
Adjuster: Smith, LuAnn, (517) 927-4194 Business

Insured: Owner Policy #: Claim #: [REDACTED]
Type of Loss: Comprehensive Date of Loss: 12/28/2017 06:00 PM Days to Repair: 20
Point of Impact: 24 Engine Burn Deductible: 100.00

Owner (Insured): [REDACTED] EAST LANSING, MI [REDACTED] [REDACTED] Cellular [REDACTED]	Inspection Location: Residence of [REDACTED] Residence of [REDACTED] EAST LANSING, MI [REDACTED] Other [REDACTED] [REDACTED] Day	Appraiser Information: luann.smith@farmersinsurance.com (517) 927-4194	Repair Facility:
---	--	---	-------------------------

VEHICLE

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection black

VIN: KNAGT4L37G5 [REDACTED]	Production Date: 07/2016	Interior Color: black
License: [REDACTED]	Odometer: 10621	Exterior Color: black
State: MI	Condition:	

TRANSMISSION

Automatic Transmission

POWER

Power Steering

Power Brakes

Power Windows

Power Locks

Power Mirrors

DECOR

Dual Mirrors

Tinted Glass

Console/Storage

Overhead Console

CONVENIENCE

Air Conditioning

Intermittent Wipers

Tilt Wheel

Cruise Control

Rear Defogger

Keyless Entry

Alarm

Message Center

Steering Wheel Touch Controls

Telescopic Wheel

Backup Camera w/Parking Sensors

RADIO

AM Radio

FM Radio

Stereo

Search/Seek

CD Player

Auxiliary Audio Connection

Satellite Radio

SAFETY

Drivers Side Air Bag

Passenger Air Bag

Anti-Lock Brakes (4)

4 Wheel Disc Brakes

Front Side Impact Air Bags

Head/Curtain Air Bags

Hands Free Device

SEATS

Cloth Seats

Bucket Seats

Reclining/Lounge Seats

WHEELS

Aluminum/Alloy Wheels

PAINT

Clear Coat Paint

Metallic Paint

OTHER

Traction Control

Stability Control

Signal Integrated Mirrors

Power Trunk/Gate Release

Estimate of Record

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1		AIR CONDITIONER & HEATER					
2	Repl	Condenser	97606C1001	1	491.67 m	1.2	
3		AC Service evacuate & recharge			m	1.4	
4		AC Service refrigerant recovery			m	0.4	
5	Repl	RT Air guide	29134D5000	1	26.80	0.1	
6	Repl	LT Air guide	29136D5000	1	43.61	0.1	
7	Repl	Compressor assy	977013V110RU	1	492.00 m	1.1	
8	Repl	Discharge hose	97762D5000	1	137.70 m	0.6	
9	Repl	Hose & tube assy	97775D5000	1	380.98 m	0.9	
10	Repl	AC & heater assy w/o climate control	97205D5000	1	1,471.67 m	2.7	
11		HOOD					
12	Repl	Hood w/o hybrid (HSS)	66400D5000	1	590.85	1.1	3.0
13		Add for Clear Coat					1.2
14		Add for Underside(Complete)					1.5
15		ELECTRI CAL					
16	Repl	Battery 70 amp	371103X565	1	128.95 m	0.5	
17	Repl	Hold down	371601M000	1	4.76		
18	Repl	Hold down bolt	1129308306B	1	2.01		
19	Repl	Battery tray 70 amp battery	37150D5000	1	49.00	0.3	
20	Repl	Sensor	37180D5000	1	175.04 m	0.2	
21	Repl	Battery cable 2.4 liter	91850D5010	1	251.45		
22	Repl	Negative cable 2.4 liter	91860D5110	1	36.21 m	0.2	
23	Repl	Alternator	373002G061	1	493.75 m	0.9	
24	Repl	Starter	361002G210	1	285.00 m	1.2	
25	Repl	Ignition coil	273002GGA0	1	83.30 m	0.2	
26	Repl	Crnkshft sensor	391802G000	1	100.00		
27	Repl	Knock sensor	392502G100	1	103.65		
28	Repl	Low note horn	96610D4000	1	73.11 m	0.2	
29	Repl	High note horn	96620D4000	1	71.12 m	0.2	
30	Repl	ABS control unit w/o adaptive cruise	58920D5010	1	1,375.58 m	1.3	
31	Repl	Engine harness 2.4 liter w/o fob key	91400D5030	1	1,418.32		
32	Repl	Harness engine compartment 2.4 liter	91202D5200	1	1,528.77		
33	Repl	Harness instrument panel	91100D5650	1	1,590.75		
34		ENGINE / TRANSAXLE					
35	Repl	Air cleaner assy	28110C2330	1	108.00 m	Incl.	
36	*	Repl R&I engine/trans assy	NONE	1	3,256.00 m	8.5 M	
37		WINDSHIELD					
38	**	Subl <u>A/M Windshield, w/o hybrid w/o lane chg asst plus kit</u>	FW04327GBY	1	447.99 T		

Estimate of Record

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection black

39 * Subl Windshield, w/o hybrid w/o lane 1 169.00 X
chg asst Labor

SUBTOTALS **15,387.04** **23.3** **5.7**

ESTIMATE TOTALS

Category	Basis		Rate	Cost \$
Parts				15,218.04
Body Labor	14.8 hrs	@	\$ 46.00 /hr	680.80
Paint Labor	5.7 hrs	@	\$ 46.00 /hr	262.20
Mechanical Labor	8.5 hrs	@	\$ 65.00 /hr	552.50
Paint Supplies	5.7 hrs	@	\$ 26.00 /hr	148.20
Miscellaneous				169.00
Subtotal				17,030.74
Sales Tax	\$ 15,366.24	@	6.0000 %	921.97
Total Cost of Repairs				17,952.71
Deductible				100.00
Total Adjustments				100.00
Net Cost of Repairs				17,852.71

Estimate of Record

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection black

THIS REPAIR ESTIMATE MAY SPECIFY THE USE OF QUALITY REPLACEMENT PARTS. QUALITY REPLACEMENT PARTS ARE PARTS NOT MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER. YOUR INSURANCE COMPANY WILL STAND BEHIND THE QUALITY REPLACEMENT PARTS SPECIFIED ON THIS ESTIMATE AND USED IN THE REPAIR OF YOUR VEHICLE, FOR AS LONG AS YOU OWN/LEASE THE VEHICLE. YOUR INSURANCE COMPANY WARRANTS THESE PARTS ARE OF LIKE KIND, QUALITY, FIT AND PERFORMANCE TO PARTS MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER.

THIS WARRANTY EXCLUSIVELY COVERS LOSS OR DAMAGE THAT IS RELATED TO DEFECTS IN THE QUALITY REPLACEMENT PART. THIS WARRANTY DOES NOT COVER DAMAGE OR PART FAILURE DUE TO IMPROPER INSTALLATION, MISUSE, NEGLIGENCE, ABUSE, IMPROPER MAINTENANCE, ABNORMAL OPERATION, OR NORMAL WEAR AND TEAR.

SHOULD A SUPPLIER OF A PART SPECIFIED IN THE REPAIR ESTIMATE, OR THE REPAIR FACILITY THAT PERFORMS THE REPAIR ON YOUR VEHICLE, BE UNABLE TO RESOLVE A LEGITIMATE COMPLAINT ABOUT THE QUALITY REPLACEMENT PART USED IN THE REPAIR, YOUR INSURANCE COMPANY WILL MAKE EVERY EFFORT TO SEE THAT THE PROBLEM IS CORRECTED.

THIS QUALITY REPLACEMENT PARTS WARRANTY AND ANY REPRESENTATIONS MADE HEREIN ARE NON-TRANSFERABLE AND EXTEND ONLY TO THE PARTY OWNING/LEASING THE VEHICLE AT THE TIME OF THE REPAIR. FOR ASSISTANCE, PLEASE CONTACT YOUR INSURANCE COMPANY'S NEAREST CLAIM DEPARTMENT OFFICE.

As the vehicle owner, the final choice as to which parts will actually be used in the repairs is yours. If you prefer parts other than those included on the estimate, you should notify your repair facility. Should the use of those other parts increase the repair cost, you will be expected to pay the difference.

DISCLAIMER:

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT INSURANCE CLAIM FOR THE PAYMENT OF A LOSS MAY BE GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

THE LABOR AND TAX RATES USED WERE DETERMINED BY THE VEHICLE INSPECTION LOCATION UNLESS THE REPAIR FACILITY WAS KNOWN AT THE TIME OF THE INSPECTION OR ANOTHER LOCATION WAS SPECIFIED BEFORE THE ESTIMATE WAS PREPARED.

THIS IS NOT AN AUTHORIZATION TO REPAIR.

TO ENSURE REPAIRS WILL BE COMPLETED BASED ON THIS ESTIMATE; PLEASE PROVIDE A COPY TO THE REPAIR FACILITY PRIOR TO AUTHORIZING REPAIRS. FAILURE TO DO SO MAY RESULT IN YOU BECOMING RESPONSIBLE FOR PAYING UNAPPROVED EXPENSES.

NO PAYMENT FOR A SUPPLEMENT WILL BE APPROVED OR ISSUED UNLESS THE REPAIRS WERE AUTHORIZED PRIOR TO COMPLETING THE SUPPLEMENTAL REPAIRS.

POTENTIALLY, A REINSPECTION MAY BE CONDUCTED. ALL SUPPLEMENTS MUST BE APPROVED BY A CLAIMS REPRESENTATIVE BEFORE REPAIRS ARE COMPLETED.

Estimate of Record

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection black

CCC Open Shop Supplements: Submit using Estimate Share (AWE) retrieval process or contact CCC at (800) 637-8511 for assistance.

Non-CCC repair facilities: Contact us at the number listed on the estimate header.

A REINSPECTION MAY BE NECESSARY. ALL SUPPLEMENTS MUST BE APPROVED BY A CLAIMS REPRESENTATIVE BEFORE REPAIRS ARE COMPLETED.

"If the above estimate includes a NAPA part price, the repair facility must complete a one time set up with their local NAPA retailer in order to receive the special "Farmers Preferred Parts Program" pricing. To accomplish set up, contact your local NAPA retailer and ask them to insert billing code number 9066 into your customer billing profile. The 9066 code will enable your repair facility to receive special pricing on all NAPA parts and/or supplies purchased. If you do not already have a local NAPA retailer account, please call 1-800 LET-NAPA for your nearest NAPA location."

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AFTERMARKET CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. WARRANTIES THAT APPLY TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER, DISTRIBUTOR, OR INSURER OF THESE PARTS.

Glass replacement is available by calling Safelite at 1-888-800-4527.

Estimate of Record

2016 KIA Optima LX 4D SED 4-2.4L Gasoline Gasoline Direct Injection 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 ARY2436, CCC Data Date 12/14/2017, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. 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. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. 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 2017 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. 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. Subl= Sublet. UHS= Ultra High Strength Steel. N= Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services 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.



5625 West Saginaw Highway, Lansing, MI
Store Mgr Christie S. (517) 323-7679
www.Burlingtonstores.com

1/2/18 8:07 PM
Trans.: 91110 Store: 00476
Reg.: 001 Cashier: Alexia

SALE



CC17SEEN MIGHTYFIT 66 DX;HE \$69.99 T
1 @ \$69.99

Subtotal \$69.99
Total Sales Tax \$4.20
Total \$74.19
Debit \$74.19

Card: Visa
Account [REDACTED]
Auth: [REDACTED] (A)
Entry: Chip Read

Total Tender \$74.19
Return by 02/01/18
Change Due \$0.00

Customer Copy

1/2/18 Store: 00476
Reg.: 001 Trans.: [REDACTED]

Items sold: 1

SHOP WITH CONFIDENCE

Our goal is your complete satisfaction!
30 day refund policy
If for any reason you are not satisfied
with your purchase, just bring it back
within 30 days with your receipt.
Complete details available at checkout.
THANK YOU FOR SHOPPING

Find your home for the holidays!!
Visit BurlingtonStores.JOBS to find
a seasonal opportunity near you!

CUSCO

Mighty Fit 65 DX Convertible Car Seat

FEATURES

- * Side Impact Protection
- * 5-point harness, 3 buckle adjustments
- * Takes up less room in car, can fit 3 seats across

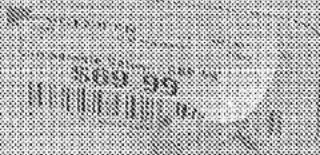
PATTERN: Heather Onyx

RECOMMENDED USE

- * Rear Facing Mode Weight: 5-40 lbs.
- * Forward Facing Mode Weight: 22-65 lbs.

\$74⁹⁹

Comparable Value for



Cosco Apt 40RF Car Seat Megan

Model: 40RF, Color: Megan, Weight: 22.5 lbs, Dimensions: 18.5" x 18.5" x 22.5"

\$79.15

Out of stock

Sold & shipped by COSCO.com: Return policy

CD Shipping not available

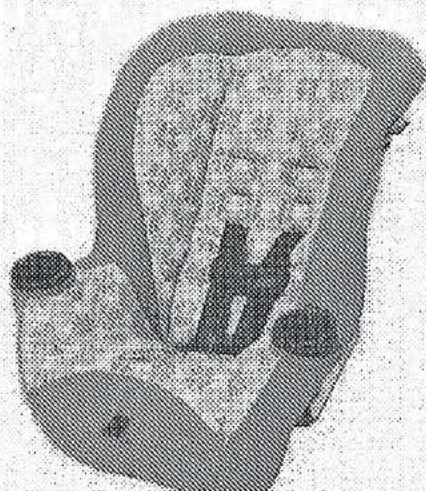
Item Pickup not available. See more options

Avoid unexpected repair costs with a CO deductible Care Plan

+ Add 2-Year Protection \$7.00

Quantity: 1

View item details





February 2, 2018

Toll Free: (800) 435-7764
Email: myclaim@farmersinsurance.com
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994
Fax: (877) 217-1389

Payment Log

Account Number: [REDACTED]

Date of Loss: 12/28/2017

Insured's Name [REDACTED]

Claim Number: [REDACTED]

Unit Type	Claim Unit	Date Issued	Payee	Check Number	Payment Amount
Comp	[REDACTED]	01/10/2018	[REDACTED]	[REDACTED]	\$74.19
Comp	[REDACTED]	01/22/2018	HCA EXCHANGE, INC.	[REDACTED]	\$14,912.00
Comp Total:					\$14,986.19
Payment Total:					\$14,986.19
Collections Total :					\$0.00
Comprehensive Deductible :					\$100.00
Grand Total :					\$15,086.19



Toll Free: (800) 435-7764
Email: myclaim@farmersinsurance.com
National Document Center
P.O. Box 268994
Oklahoma City, OK 73126-8994
Fax: (877) 217-1389

Insured: [REDACTED]
Claim Number: [REDACTED]
Policy Number: [REDACTED]
Loss Date: 12/28/2017

Total Loss Settlement

Vehicle Information:

Year:	2016	Serial Number/ Trailer ID:	
Make:	KIA	VIN:	KNAGT4L37G [REDACTED]
Model:	OPTIMA 4D (NEW) LX	Inspected VIN:	KNAGT4L37G [REDACTED]
Mileage:	10500	Boat Registration:	

Settlement Detail:

Valuation Method:	CCC	Valuation Id:	[REDACTED]
Valuation Amount:	15,012.00		
Adjustment (+/-)	N/A	Sales tax:	N/A
Actual Cash Value:	15,012.00	Lien:	14,912.00
Lic/Transfer Fee:	N/A	Residual Debt:	N/A
Other Fee:	N/A		
Deductible:	100.00	Customer Due:	N/A
Salvage Value:	N/A	Mortgagee Due:	14,912.00
Additional Details:			
Net Total:	14,912.00		

Dates:

Unit Assigned:	12/29/2017
Reported to NICB:	
Assigned to Salvage Pool:	01/09/2018
Settled:	01/05/2018
TL Packet Sent To Owner:	
TL Packed Recd From Owner:	
Title/Paperwork Sent To Vendor:	



Toll Free: (800) 435-7764
Email: myclaim@farmersinsurance.com
National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
Fax: (877) 217-1389

RECEIVED

FEB 08 2018

02/01/2018

CONSUMER AFFAIRS

Kia Motors
Attn: National Consumer Affairs
P.o. Box 52410
Irvine, CA 92619-2410

Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 12/28/2017
Your Claim #: VIN KNAGT4L37G [REDACTED]
Deductible Amount: \$0.00
Total Amount Owed: \$37,936.00

Dear National Consumer Affairs,

Our initial investigation has established that the above loss may have been caused by the malfunction of your product.

Our insured's 2016 Kia Optima caught fire while parked and unoccupied. This was determined to be an engine fire that spread to our insured's other vehicle (2017 Chevrolet Silverado) and their garage.

We are in the process of making payment to our insured for their damages. By virtue of our subrogation rights we shall seek reimbursement from you for the amount of the damages.

Please be aware that no payment that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without an express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or stopped due to partial payment by you or someone acting on your behalf.

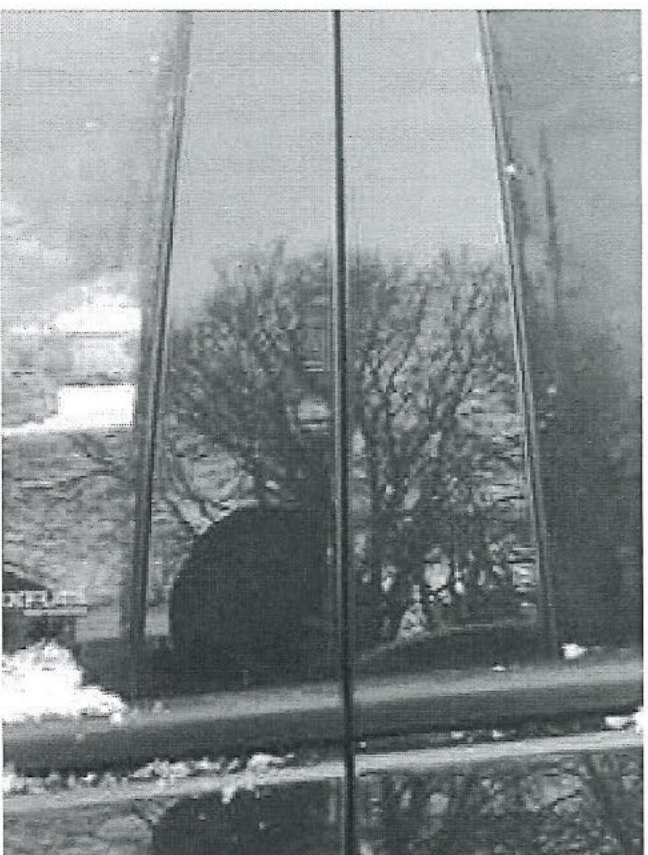
We can discuss this matter with your representative. Please supply the name, phone number and file number of your representative contact.

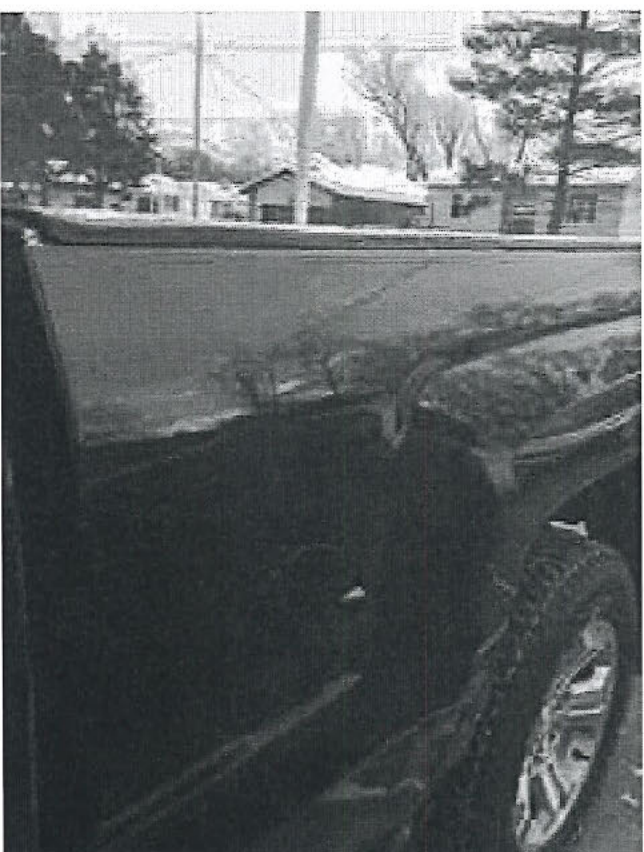
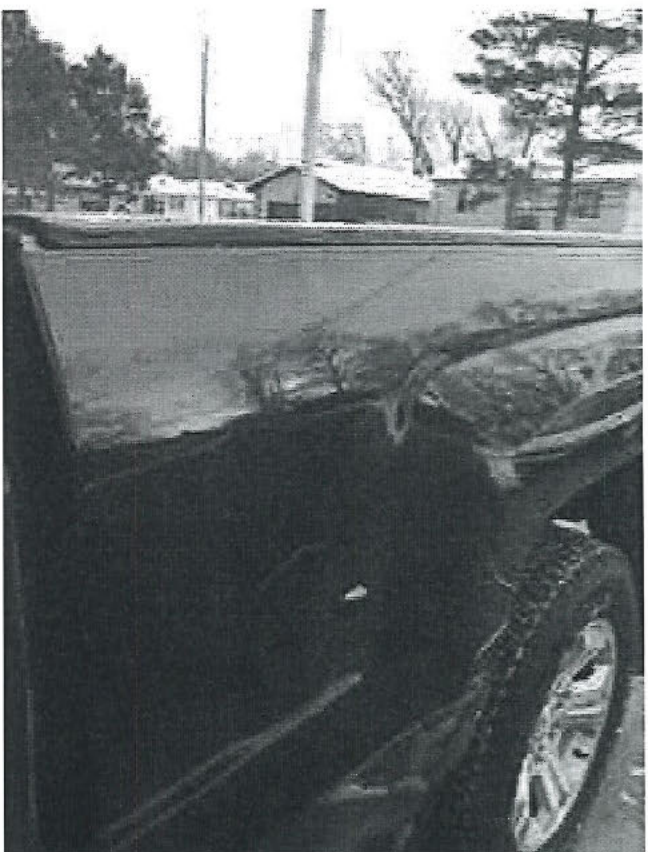
Sincerely,

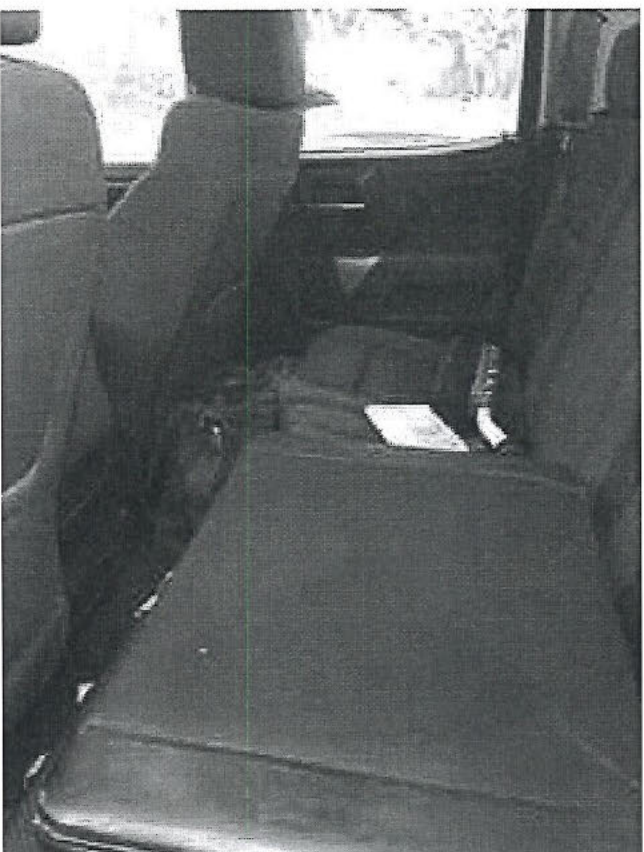
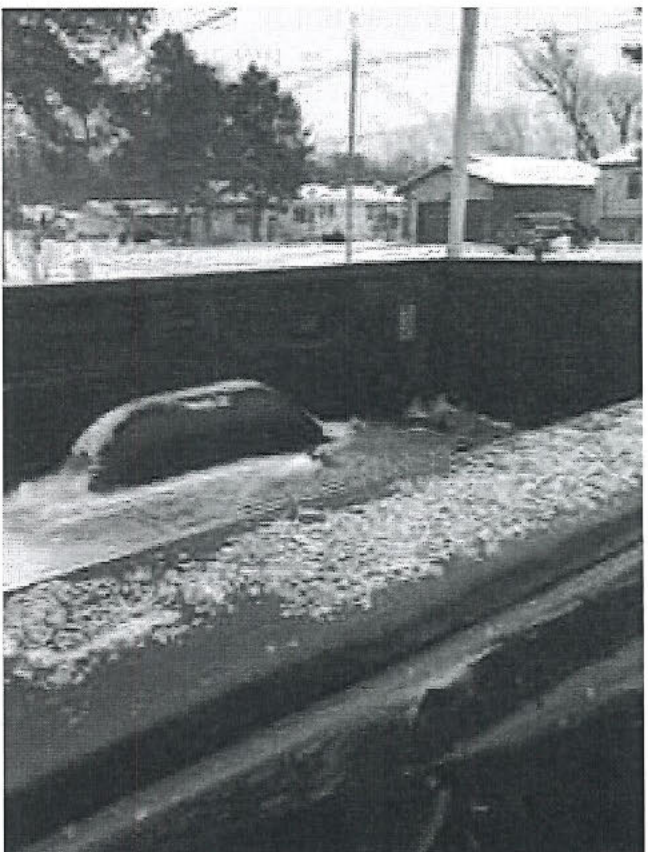
[REDACTED]
Tonya Deboer
Litigation Claims Representative
Farmers Insurance Exchange

616-803-7610

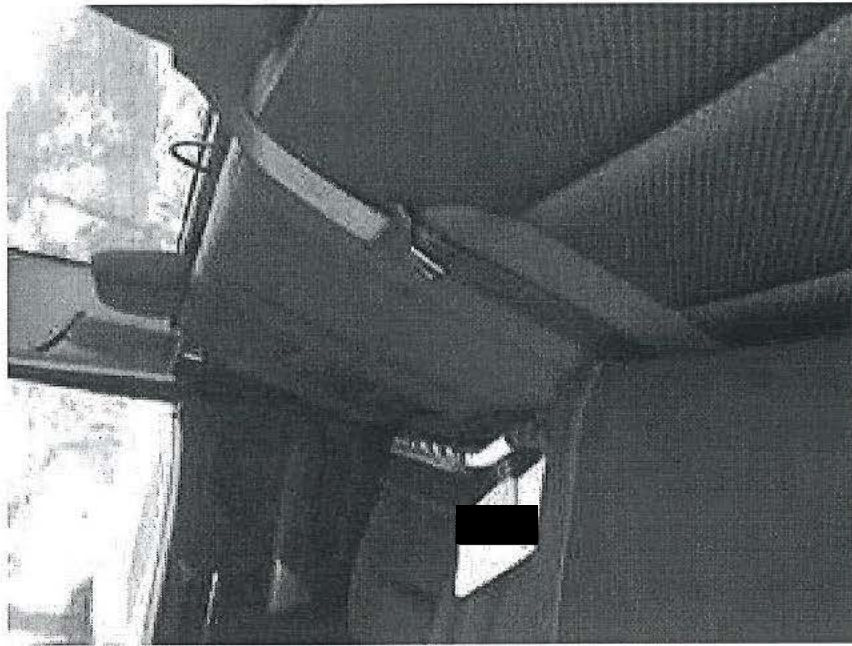
tonya.deboer@farmersinsurance.com



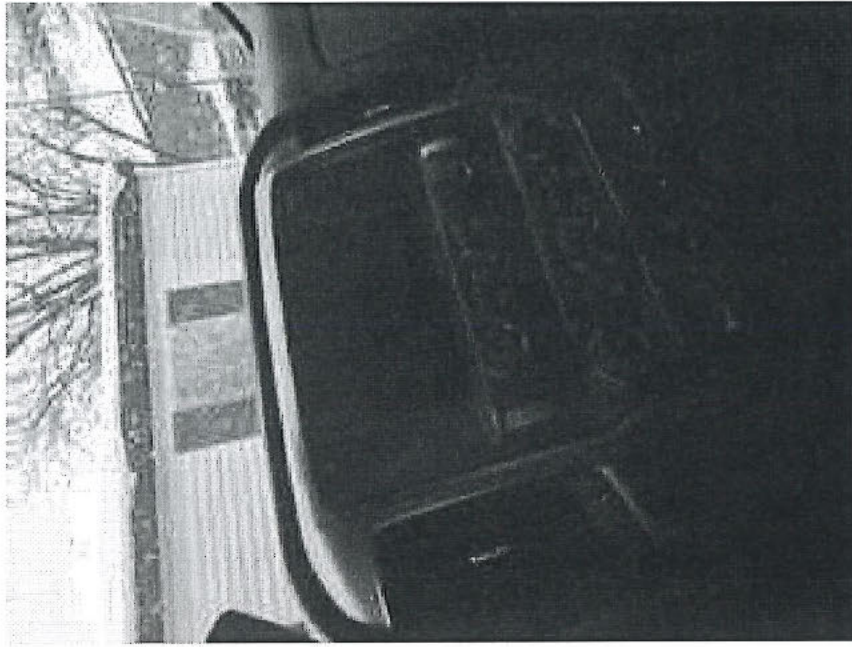


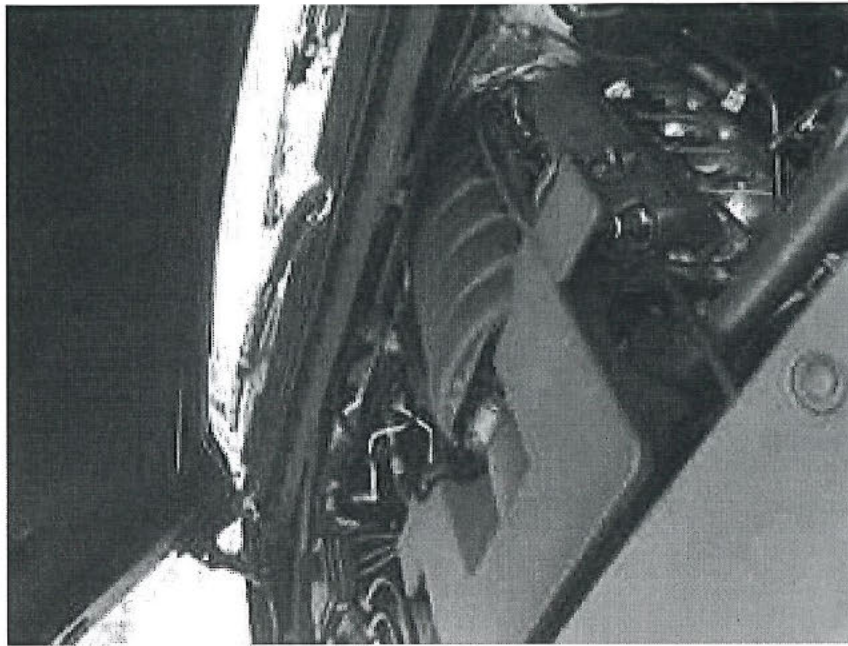




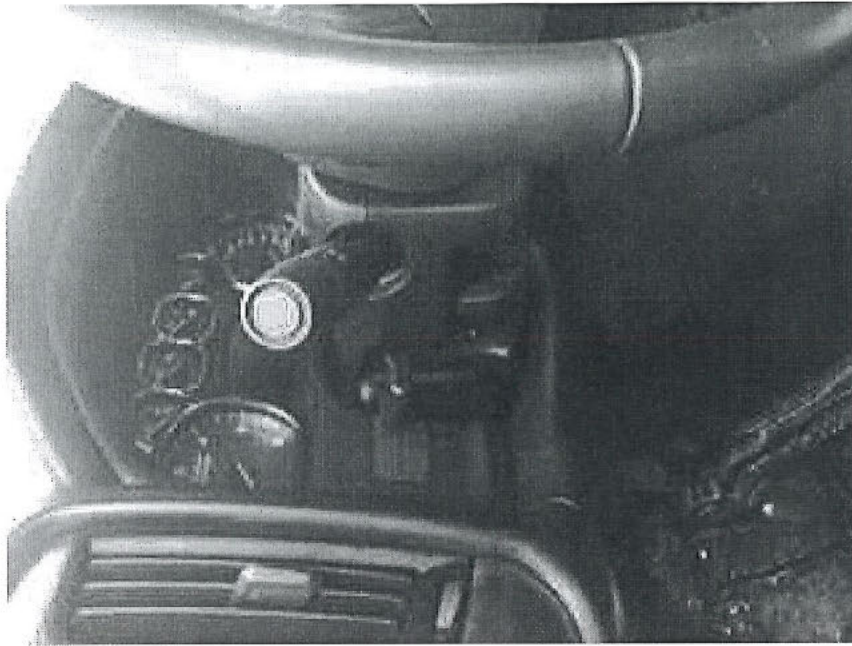


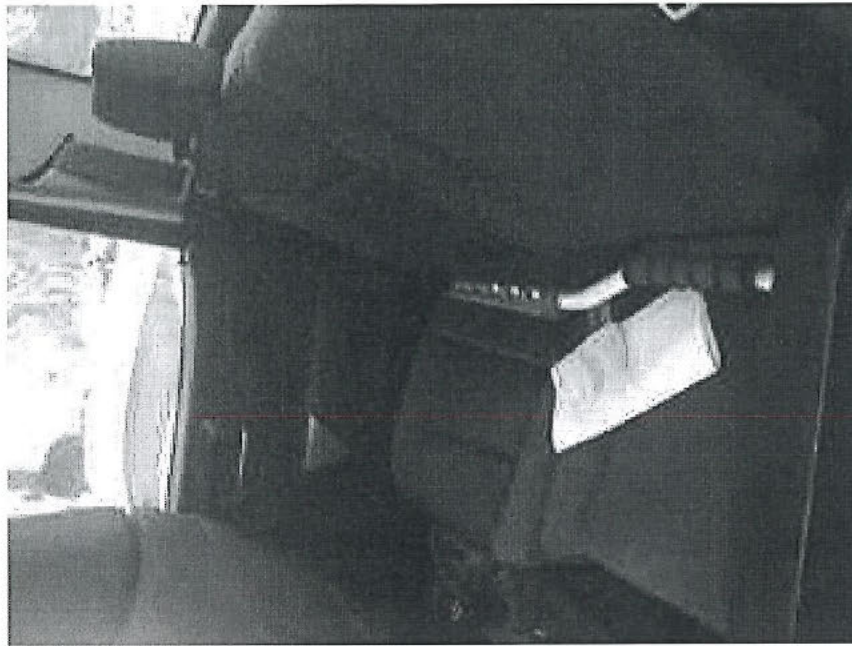




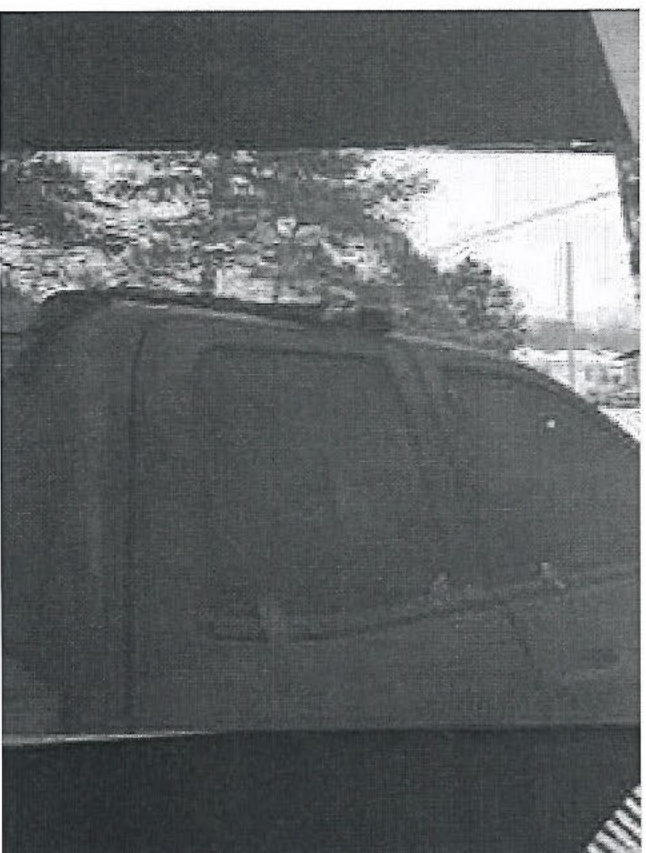


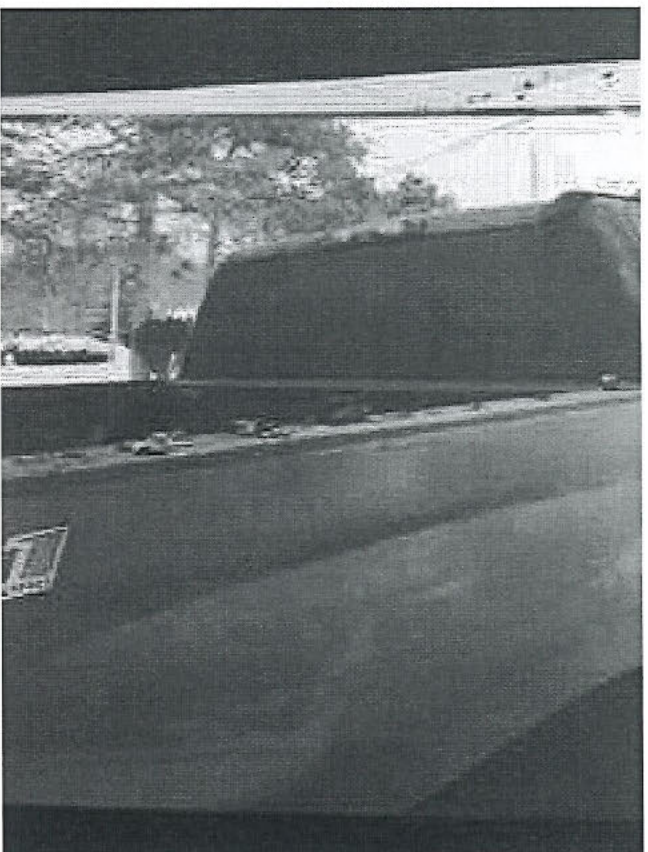


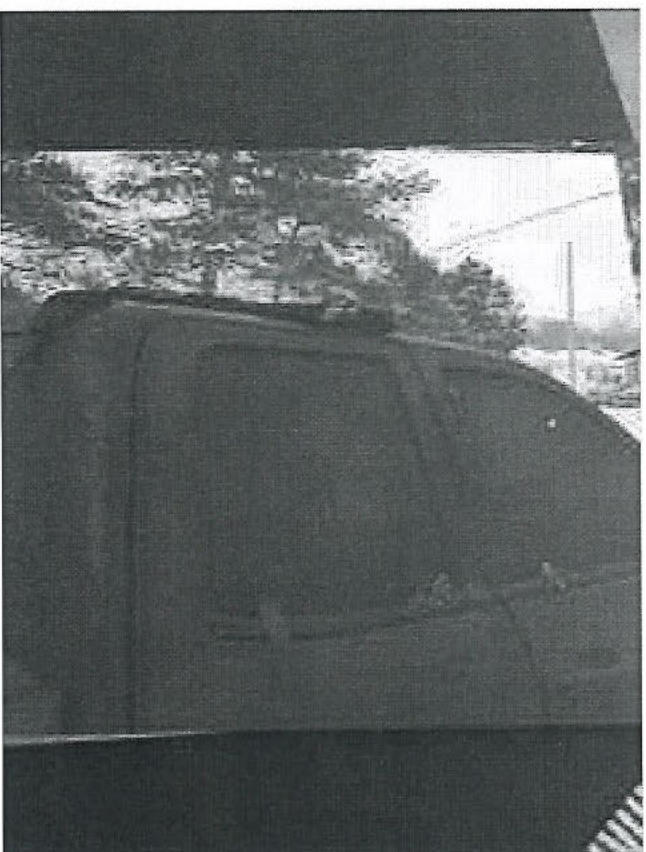


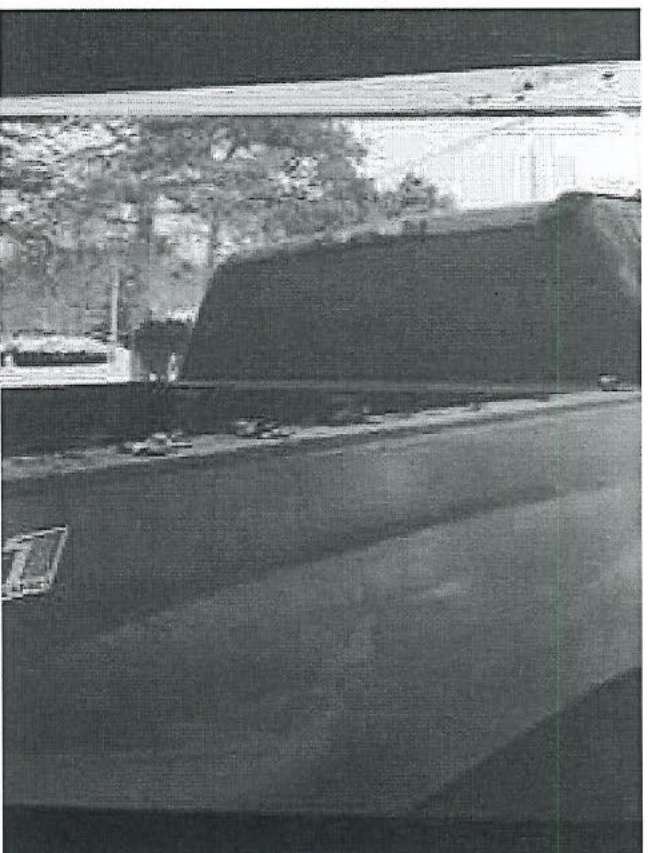


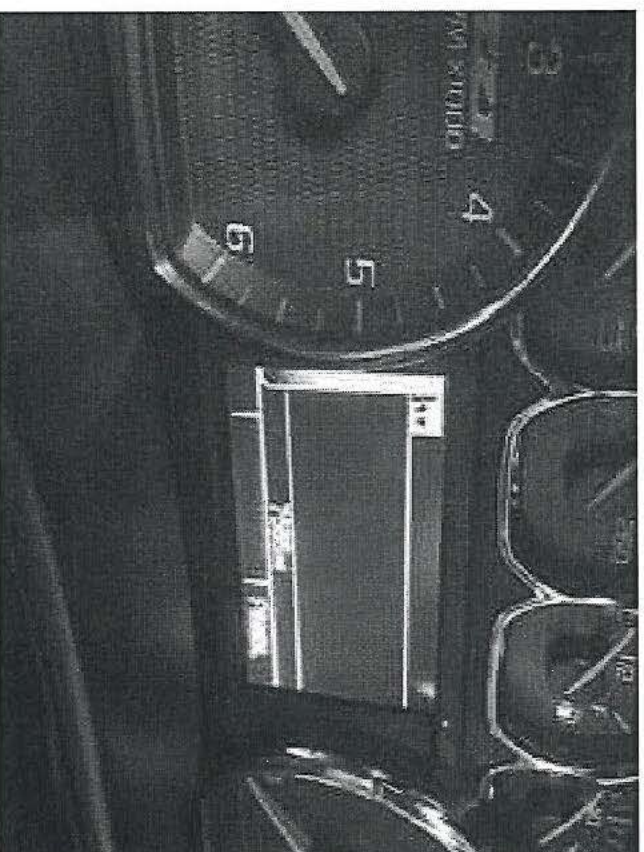
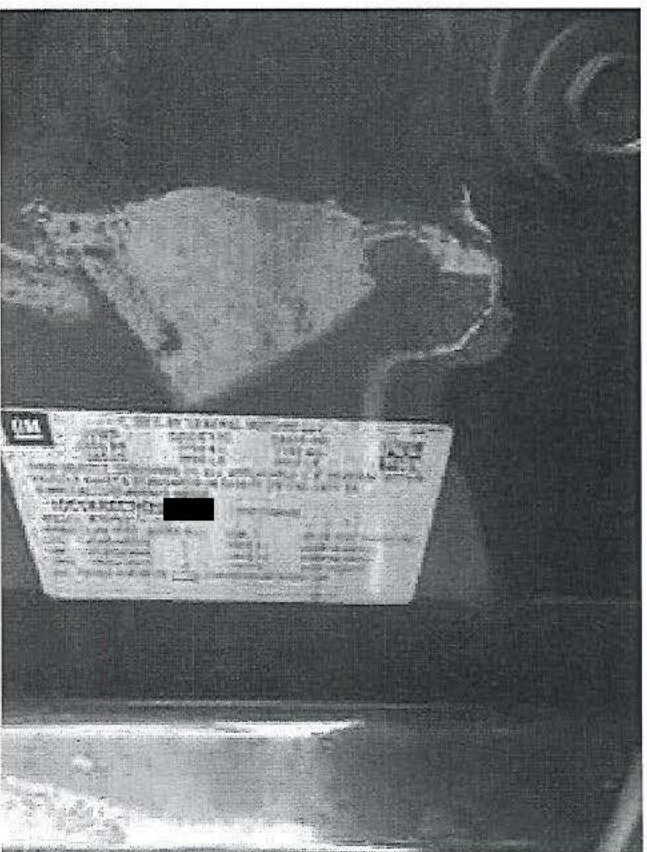












CCC ONE MARKET VALUATION REPORT

Prepared for FARMERS INSURANCE EXCHANGE



REPORT SUMMARY



CLAIM INFORMATION

Owner	[REDACTED] East Lansing, MI [REDACTED]
Loss Vehicle	2017 Chevrolet Silverado 1500 LT1 Doublecab 143.5" WB 4WD
Loss Incident Date	12/28/2017
Claim Reported	01/11/2018

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by FARMERS INSURANCE EXCHANGE.

Loss vehicle has 45% fewer than average mileage of 13,900.



INSURANCE INFORMATION

Report Reference Number	[REDACTED]
Claim Reference	[REDACTED]
Adjuster	Smith, Lu Ann
Odometer	7,585
Last Updated	01/11/2018 09:51 AM



VALUATION SUMMARY

Base Vehicle Value	\$ 37,620.00
Condition Adjustment	+ \$ 70.00
Adjusted Vehicle Value	\$ 37,690.00

Total	\$ 37,690.00
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The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived from comparable vehicle(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

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Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	7
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VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

FARMERS INSURANCE EXCHANGE has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.



SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.



CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information



VEHICLE INFORMATION

VEHICLE DETAILS

Location	EAST LANSING, MI 48823
VIN	1GCVKREC7H2 [REDACTED]
Year	2017
Make	Chevrolet
Model	Silverado 1500
Trim	LT1
Body Style	Doublecab 143.5" WB 4WD
Body Type	Pickup
Engine -	
Cylinders	8
Displacement	5.3L
Fuel Type	Flex Fuel
Carburation	Direct Injection
Transmission	Automatic Transmission 4 Wheel Drive Overdrive
Curb Weight	5231 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE HISTORY SUMMARY

Experian AutoCheck	No Title Problem Found
Insurance Services Organization/ National Insurance Crime Bureau	3 Records Found
National Highway Traffic Safety Administration	4 Recalls

VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	7,585	
Transmission	Automatic Transmission	✓
	Overdrive	✓
	4 Wheel Drive	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
	Power Driver Seat	✗
	Power Trunk/Gate Release	✓
	Air Conditioning	✓
Decor/Convenience	Climate Control	✗
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✗
	Console/Storage	✗
	Overhead Console	✗
	Keyless Entry	✓
	Message Center	✓
Seating	Cloth Seats	✗
	Bucket Seats	✗
	Reclining/Lounge Seats	✓
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓
	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Satellite Radio	✓
Wheels	Aluminum/Alloy Wheels	✓

To the left is the equipment of the loss vehicle that FARMERS INSURANCE EXCHANGE provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

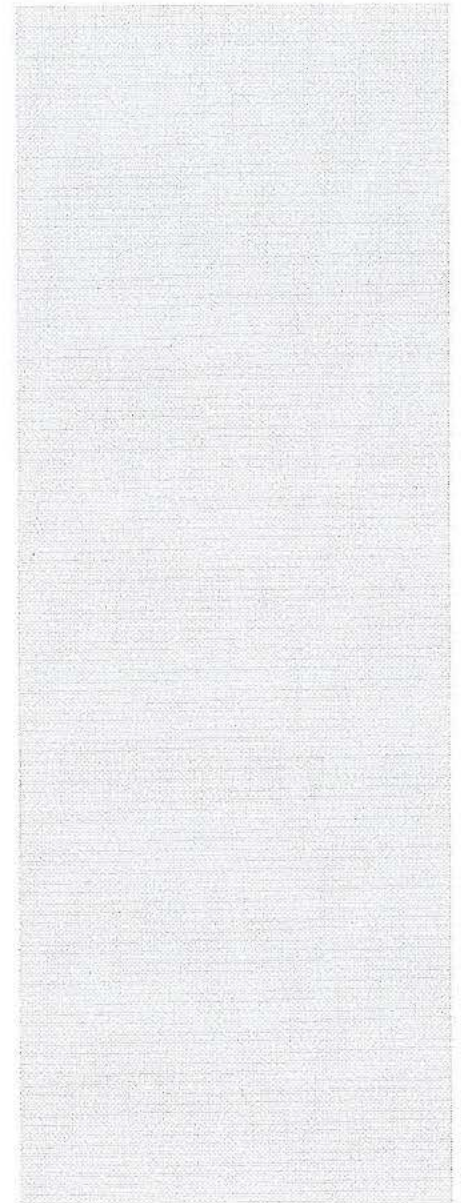
✗ **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera W/ Parking Sensors	✓
	Communications System	✓
	Hands Free	✓
	Xenon Headlamps	✓
	Alarm	☐
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Privacy Glass	✓
	Fog Lamps	☐
	Clearcoat Paint	☐
	Metallic Paint	☐
Other - Trucks	Rear Step Bumper	✓
	Trailer Hitch	☐
	Trailer Package	☐
	Bedliner	☐



VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Mechanical	NORMAL	The belts and hoses are firm. There is minimal dirt and grease in the engine compartment. I'm putting normal as there is fire damage	\$ 0
Body/Glass	NORMAL	I'm putting normal as this has fire damage.	\$ 0
Paint	NORMAL	I'm putting normal as there is fire damage.	\$ 0
Interior	NORMAL	I'm putting normal as there is fire damage.	\$ 0
Tires	ABOVE AVERAGE	10-10-10-10= 83 percent of the tread left Goodyear Wrangler p265/65r18	\$ 70
Total Condition Adjustments			\$ 70

FARMERS INSURANCE EXCHANGE uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Normal condition. These dollar adjustments are based upon interviews with dealerships across the United States.

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	7,585	5,573	9,293	3,811
Automatic Transmission	✓	✓	✓	✓
Overdrive	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	x	✓	x	x
Power Trunk/Gate Release	✓	✓	✓	✓
Power Adjustable Pedals	x	✓	x	x
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	x	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	x	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	x	✓	x	x
Remote Starter	x	✓	✓	✓
Cloth Seats	✓	✓	x	x
Bucket Seats	✓	✓	x	x
Reclining/Lounge Seats	✓	✓	✓	✓
Leather Seats	x	x	✓	✓
Heated Seats	x	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	x	✓	x	x
Satellite Radio	✓	✓	✓	✓

Comp 1 Updated Date: 10/17/2017

2017 Chevrolet Silverado 1500 Lt1

Doublecab 143.5" Wb 4wd 8 5.3l Flex

Fuel Direct Injection

VIN 1GCVKREC0HZ [REDACTED]

Dealership Feldman Chevrolet Of Lans

Telephone (517) 374-0900

Source Autotrader

Stock # [REDACTED]

Distance from East Lansing, MI

2 Miles - Lansing, MI

Comp 2 Updated Date: 12/18/2017

2017 Chevrolet Silverado 1500 Lt1

Doublecab 143.5" Wb 4wd 8 5.3l Flex

Fuel Direct Injection

VIN 1GCVKREC2HZ [REDACTED]

Dealership Shaheen Chevrolet

Telephone (517) 394-0330

Source Autotrader

Stock # [REDACTED]

Distance from East Lansing, MI

6 Miles - Lansing, MI

Comp 3 Updated Date: 10/26/2017

2017 Chevrolet Silverado 1500 Lt1

Doublecab 143.5" Wb 4wd 8 5.3l Flex

Fuel Direct Injection

VIN 1GCVKRECXHZ [REDACTED]

Dealership Shaheen Chevrolet

Telephone (517) 394-0330

Source Autotrader

Stock # [REDACTED]

Distance from East Lansing, MI

6 Miles - Lansing, MI

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Aluminum/Alloy Wheels	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Positraction	x	✓	x	✓
Backup Camera W/ Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Xenon Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Body Side Moldings	x	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Fog Lamps	✓	✓	x	✓
Clearcoat Paint	✓	x	x	x
Metallic Paint	✓	x	✓	x
Rear Step Bumper	✓	✓	✓	✓
Trailer Hitch	✓	✓	x	✓
Trailer Package	✓	✓	x	✓
Running Boards/Side Steps	x	✓	x	x
Power Rear Window	x	✓	x	x
Bedliner	✓	x	x	x
Bedliner (spray On)	x	✓	x	x
List Price		\$ 40,635	\$ 33,550	\$ 41,672
Adjustments:				
Options		- \$ 1,175	- \$ 325	- \$ 650
Mileage		- \$ 417	+ \$ 365	- \$ 769
Condition ¹		- \$ 1,523	- \$ 1,523	- \$ 1,523
Adjusted Comparable Value		\$ 37,520	\$ 32,067	\$ 38,730

¹The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5	Comp 6
Odometer	7,585	5,787	3,548	3,116
Automatic Transmission	✓	✓	✓	✓
Overdrive	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	x	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	x	x	✓	✓
Message Center	✓	✓	✓	✓
Remote Starter	x	✓	✓	✓
Cloth Seats	✓	x	x	x
Bucket Seats	✓	x	x	x
Reclining/Lounge Seats	✓	✓	✓	✓
Leather Seats	x	✓	✓	✓
Heated Seats	x	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓	✓
Locking Wheels	x	✓	x	x
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓

Comp 4 Updated Date: 11/03/2017

2017 Chevrolet Silverado 1500 Lt1
Doublecab 143.5" Wb 4wd 6 4.3l Flex
Fuel Direct Injection
VIN 1GCVKREH1HZ [REDACTED]
Dealership Feldman Chevrolet Of Lans
Telephone (517) 374-0900
Source Autotrader
Stock # [REDACTED]
Distance from East Lansing, MI
 2 Miles - Lansing, MI

Comp 5 Updated Date: 11/15/2017

2017 Chevrolet Silverado 1500 Lt1
Doublecab 143.5" Wb 4wd 8 5.3l Flex
Fuel Direct Injection
VIN 1GCVKREC0HZ [REDACTED]
Dealership Shaheen Chevrolet
Telephone (517) 394-0330
Source Autotrader
Stock # [REDACTED]
Distance from East Lansing, MI
 6 Miles - Lansing, MI

Comp 6 Updated Date: 11/03/2017

2017 Chevrolet Silverado 1500 Lt1
Doublecab 143.5" Wb 4wd 8 5.3l Flex
Fuel Direct Injection
VIN 1GCVKREC1HZ [REDACTED]
Dealership Shaheen Chevrolet
Telephone (517) 394-0330
Source Autotrader
Stock # [REDACTED]
Distance from East Lansing, MI
 6 Miles - Lansing, MI

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

*The **Condition Adjustment** sets that comparable vehicle to Normal condition,

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5	Comp 6
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Positraction	x	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Xenon Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Body Side Moldings	x	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Fog Lamps	✓	✓	✓	✓
Clearcoat Paint	✓	x	x	x
Metallic Paint	✓	x	x	x
Rear Step Bumper	✓	✓	✓	✓
Trailer Hitch	✓	✓	✓	✓
Trailer Package	✓	✓	✓	✓
Bedliner	✓	x	x	x
List Price		\$ 34,425	\$ 41,672	\$ 41,672
Adjustments:				
Make/Model/Trim		+ \$ 2,100		
Options		- \$ 550	- \$ 650	- \$ 650
Mileage		- \$ 373	- \$ 821	- \$ 905
Condition ¹		- \$ 1,523	- \$ 1,523	- \$ 1,523
Adjusted Comparable Value		\$ 34,079	\$ 38,678	\$ 38,594

which the loss vehicle is also compared to in the Vehicle Condition section.

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

ADDITIONAL COMPARABLE VEHICLES

Source	Vehicle	Price	Adjusted Comparable Value
Comp 7			
Source: Autotrader	2017 Chevrolet Silverado	\$ 42,105	\$ 38,928
Shaheen Chevrolet	1500 Lt1 Doublecab 143.5"	(List)	
Lansing, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 394-0330	Direct Injection		
6 Miles From East Lansing, MI	Odometer: 2,605		
	VIN: 1GCVKREC2HZ[REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 11/22/2017		
Comp 8			
Source: Autotrader	2017 Chevrolet Silverado	\$ 42,017	\$ 38,622
Shaheen Chevrolet	1500 Lt1 Doublecab 143.5"	(List)	
Lansing, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 394-0330	Direct Injection		
6 Miles From East Lansing, MI	Odometer: 1,457		
	VIN: 1GCVKREC9HZ[REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 11/03/2017		
Comp 9			
Source: Autotrader	2017 Chevrolet Silverado	\$ 44,153	\$ 40,931
Shaheen Chevrolet	1500 Lt1 Doublecab 143.5"	(List)	
Lansing, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 394-0330	Direct Injection		
6 Miles From East Lansing, MI	Odometer: 3,912		
	VIN: 1GCVKREC2HZ[REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 10/19/2017		
Comp 10			
Source: Autotrader	2017 Chevrolet Silverado	\$ 46,752	\$ 42,718
Shaheen Chevrolet	1500 Lt1 Doublecab 143.5"	(List)	
Lansing, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 394-0330	Direct Injection		
6 Miles From East Lansing, MI	Odometer: 1,650		
	VIN: 1GCVKREC3HZ[REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 10/21/2017		
Comp 11			

Additional Comparable Vehicles are in summary format, but are adjusted the same as those on the previous page.

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

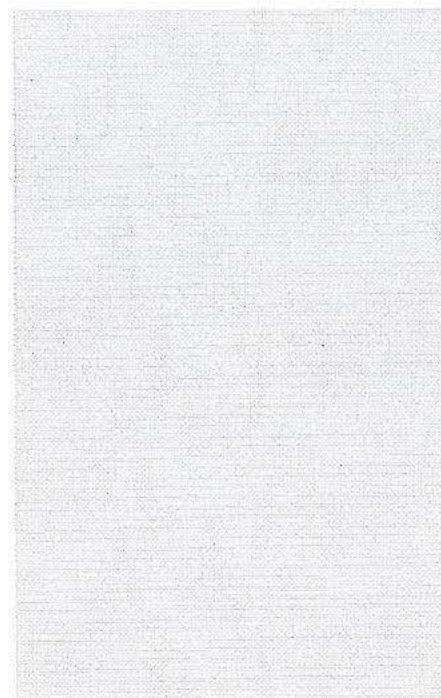
Distance is based upon a straight line between loss and comparable vehicle locations.

 COMPARABLE VEHICLES ADDITIONAL COMPARABLE VEHICLES

Source: Autotrader	2017 Chevrolet Silverado	\$ 41,854	\$ 38,308
Sundance Chevrolet	1500 Lt1 Doublecab 143.5"	(List)	
Grand Ledge, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 627-4051	Direct Injection		
13 Miles From East Lansing,	Odometer: 2,246		
MI	VIN: 1GCVKREC1HZ [REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 11/23/2017		

Comp 12

Source: Autotrader	2017 Chevrolet Silverado	\$ 41,119	\$ 38,197
Team One Chevy Buick Gmc	1500 Lt1 Doublecab 143.5"	(List)	
Charlotte, MI	Wb 4wd 8 5.3l Flex Fuel		
(517) 543-0200	Direct Injection		
21 Miles From East Lansing,	Odometer: 3,146		
MI	VIN: 1GCVKREC6HZ [REDACTED]		
	Stock #: [REDACTED]		
	Updated Date: 11/07/2017		





VALUATION NOTES

This Market Valuation Report has been prepared exclusively for use by FARMERS INSURANCE EXCHANGE, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Any person who knowingly presents a false or fraudulent insurance claim for the payment of a loss may be guilty of a crime and may be subject to fines and confinement in state prison

 VALUATION NOTES

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

VINGUARD®

VINGUARD® Message: VINGUARD has decoded this VIN without any errors

ISO Vehicle History:

Number of times reported to ISO: 3

ISO's file number: [REDACTED]

Loss date: 07/08/2017

Phone: 8004357764

Claim ref: [REDACTED]

Loss date: 12/28/2017

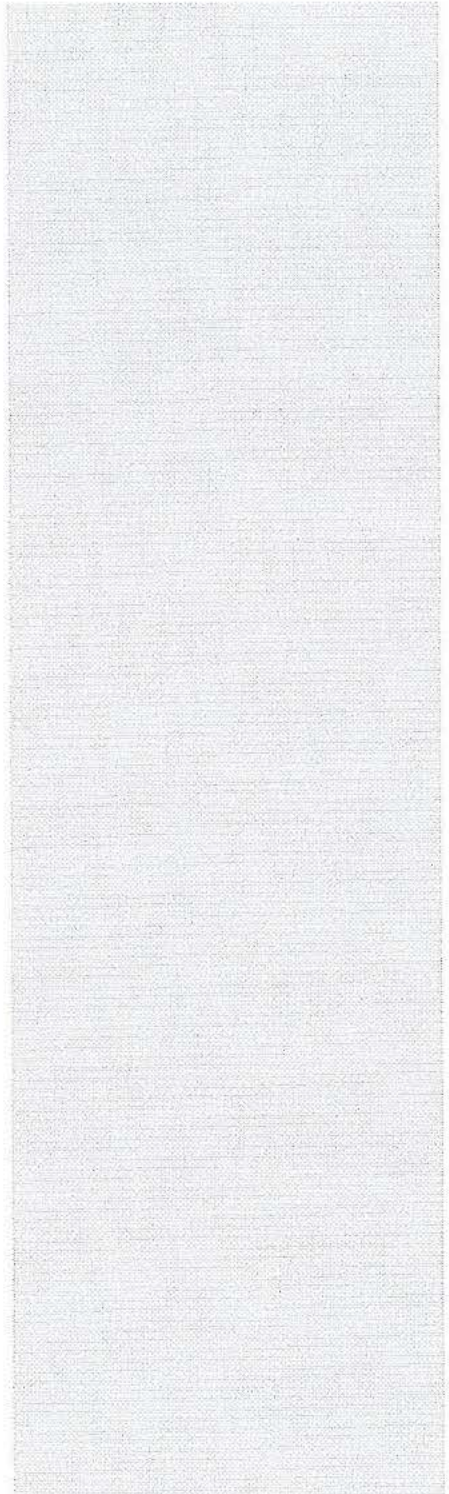
Phone: 8004357764

Claim ref: [REDACTED]

Loss date: 07/08/2017

Phone: 8004357764

Claim ref: [REDACTED]



SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK

RESULTS FOUND

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	✓	No Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	✓	No Rebuilt Record Found
Salvage	✓	No Salvage Record Found

EVENT CHECK

RESULTS FOUND

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	✓	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

VEHICLE INFORMATION

RESULTS FOUND

Accident	✓	No Accident Record Found
Corrected Title	✓	No Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

CCC provides FARMERS INSURANCE EXCHANGE information reported by Experian regarding the 2017 Chevrolet Silverado 1500 (1GCVKREC7HZ [REDACTED])

This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND :

- ✓ No Event Found
- ⊗ Event Found
- ⓘ Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.