



MADISON COUNTY EMERGENCY MANAGEMENT AGENCY

Butch Hammack, *Director* • bhammack@madison-co.com

June 22, 2015

Jacquelin Sly
960 Rocky Hill Rd.
Pickens, MS 39146

Ms. Slay:

Our office received a Road Incident Claim for a 2008 Chrysler Aspen. Unfortunately, after review, the referenced claim has been denied.

- No such payment of claim against the county may be allowed unless such defect in such bridge, roadway or culvert was the cause of the injury and was not apparent or discovered by the exercise of reasonable diligence, and the Madison County Road Department failed after seven (7) working days to remedy or repair in such time as to constitute gross carelessness and neglect on the part of the county.
- **Claim not received in allotted time period as policy states. Incident occurred on 4/27/15 and date incident report turned in was 6/19/15**
(All incidents shall be immediately or within seven (7) business days, be reported to the Madison County Road Department and/or the Madison County Emergency Management Agency)
- **Required paperwork not received**
(Claims of damage must be in writing with two itemized estimates of monetary damages.
- *(<http://madison-co.com/county-departments/emergencymanagement/policies.php>).*

If you have any questions or you feel aggrieved by this decision, you have the right to appeal. All appeals must go before the Madison County Board of Supervisors during a scheduled Board meeting. You must contact the Madison County Board of Supervisor's office and request to be put on the Board's agenda.

Sincerely,

Butch Hammack
EOC Director



ROAD CLAIM INCIDENT REPORT

In order to process the claim, please print & fill out completely and return to Madison Co. EMA office along with two signed estimates for damages being claimed. All required paperwork must be returned within 7 days of incident. NOTE: Our policy is a reimbursement policy. We DO NOT replace nor arrange to have any repairs made. It is to your own discretion to when the repairs are made. If your claim is approved a reimbursement check will be mailed to you at the given address given below.

Personal Information	Date: <u>6/19/15</u> Name: <u>Jacqueline Sly</u> Mailing Address: <u>960 Rocky Hill Rd.</u> <u>Pickens, Ms. 39146</u> Contact #: <u>662-468-2788</u> Make/ Model of Vehicle: <u>Chrysler/Aspen 2018</u>
Incident Information	Please answer questions below in relations to the incident being reported: Date: <u>4/27/2015</u> Time: <u>4:50 A.M.</u> Location: <u>Rocky Hill Rd.</u> <small>(name of road incident occurred)</small> Area Landmarks: _____ Approx. Speed at time of incident: <u>45 miles</u> Direction of Travel: <u>South Bound</u> Cause of Incident: <u>Tree Fallen Across the Road</u> <small>(ie: pothole, rock, etc..)</small> Area of vehicle damaged: <u>Transmission, Frontend, Cooling System</u>
Incident Summary	Please write a brief summary of the incident (use back if needed): <u>Came Around A curve on Rocky Hill Rd. About 4:50 A.M. And A tree had fallen across the road and by the time I saw the tree I couldn't stop was on the tree - tore my transmission, cooling system a lot of stuff. Couldn't drive it had to be towed.</u>

OFFICE USE ONLY:

Date Received: _____ Received by: _____ Dept: _____



MARKET VALUATION REPORT

CLAIM INFORMATION

Owner:	Jacqueline Sly 960 Rocky Hill Rd Pickens, MS 39146-9406	Report Reference Number:	54915145 -1
Insured:	Jacqueline Sly	Claim Reference:	000366499563D01
Loss Vehicle:	2008 Chrysler Aspen 4X2 Limited 4 Door Sport Utility Vehicle	Adjuster:	Henderson, Larry D.
VIN:	1A8HX58N98F141758	Adjuster ID:	CD3GG
Odometer:	199,485	Claim Submitted Date:	06/02/2015
Location:	Pickens, MS 39146-9406	Date/Time Last Updated:	Original
Loss Incident Date:	04/27/2015	Policy Number:	000995232795
		Appraiser:	Henderson, Larry

VALUATION SUMMARY

Base Vehicle Value	\$ 9,420.00
Condition Adjustment	- 796.00
Adjusted Vehicle Value	\$ 8,624.00
Vehicular Sales Tax 5.00%	\$ 431.20
Sales Tax reflects all applicable state, county, and municipal taxes.	
License/Fees (if applicable)	\$
DMV Fee	+ 10.00
Value before Deductible	\$ 9,065.20
Deductible	- 500.00
Total	\$ 8,565.20

This CCC ONE™ Market Valuation Report was prepared for Allstate by CCC Information Services Inc. The CCC ONE™ Market Valuation Report reflects CCC's opinion as to the value of the loss vehicle. CCC has been preparing market value reports for the insurance industry since 1981.

The Base Vehicle Value is derived from comparable vehicle(s) available or recently sold in the marketplace at the time of valuation, with adjustments made to reflect the loss vehicle configuration.

4 comparable vehicle(s) were utilized in this report.

The loss vehicle has been valued in the Southwest region where it was garaged as a newer truck with 90% greater than average mileage of 104,800.

Owner: Jacqueline Sly

Claim Reference: 000366499563D01

VEHICLE ALLOWANCES

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard and predominant equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration.

Vehicle Allowances

Odometer	199,485	- 1,418.00
Options		
Leather Seats	Reported	+ 299.00
Heated Seats	Reported	+ 149.00
Satellite Radio	Reported	+ 112.00

VEHICLE HISTORY SUMMARY

Experian® AutoCheck®	No Title Problem Found
Insurance Services Organization/ National Insurance Crime Bureau	5 Records Found



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

LOSS VEHICLE COMPONENTS

**2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR SPORT UTILITY VEHICLE — PICKENS, MS
39146-9406**

VIN: 1A8HX58N98F141758

Below are the components of the loss vehicle, provided to CCC by Allstate, included in this valuation.

Odometer	199,485	Radio	
Transmission		AM Radio	Standard
Automatic Transmission	Standard	FM Radio	Standard
Overdrive	Standard	Stereo	Standard
Power		Search/Seek	Standard
Power Steering	Standard	CD Player	Standard
Power Brakes	Standard	Steering Wheel Touch Controls	Standard
Power Windows	Standard	Auxiliary Audio Connection	Standard
Power Locks	Standard	Satellite Radio	Reported
Power Mirrors	Standard	Wheels	
Power Driver Seat	Standard	Aluminum/Alloy Wheels	Standard
Power Passenger Seat	Standard	Safety/Brakes	
Decor/Convenience		Drivers Side Air Bag	Standard
Air Conditioning	Standard	Passenger Air Bag	Standard
Dual Air Conditioning	Standard	Anti-Lock Brakes (4)	Standard
Tilt Wheel	Standard	4-Wheel Disc Brakes	Standard
Cruise Control	Standard	Front Side Impact Air Bags	Standard
Rear Defogger	Standard	Head/Curtain Air Bags	Standard
Intermittent Wipers	Standard	Positraction	Standard
Console/Storage	Standard	Alarm	Standard
Overhead Console	Standard	Traction Control	Standard
Keyless Entry	Standard	Stability Control	Standard
Message Center	Standard	Exterior/Paint/Glass	
Home Link	Standard	Dual Mirrors	Standard
Wood Interior Trim	Standard	Heated Mirrors	Standard
Seating		Body Side Moldings	Standard
Bucket Seats	Standard	Privacy Glass	Standard
Leather Seats	Reported	Fog Lamps	Standard
Heated Seats	Reported	Luggage/Roof Rack	Standard
3rd Row Seat	Standard	Rear Window Wiper	Standard



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

LOSS VEHICLE COMPONENTS (CONTINUED)

Clearcoat Paint

Reported



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

VEHICLE CONDITION

Allstate uses condition inspection guidelines to determine the condition of key components of the loss vehicle. These guidelines are based upon geographic region, age, and vehicle type. The guidelines describe physical characteristics for the major vehicle components. Based on these guidelines, Allstate has determined the condition of the vehicle prior to the loss. Inspection Notes reflect additional 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 loss vehicle. These dollar adjustments are based upon interviews with dealerships across the United States.

COMPONENT	CONDITION	VALUE IMPACT	
Interior			
Seats	Fair	-\$258	INSPECTION NOTES: worn and bear spots
Carpets	Fair	-\$179	INSPECTION NOTES: significantly soiled and stained
Dashboard	Fair	-\$213	INSPECTION NOTES: components broken heavy wear
Headliner	Fair	-\$157	INSPECTION NOTES: significantly scuffed and stained
Exterior			
Sheet Metal	Private owner	\$0	INSPECTION NOTES: few dents and dings
Trim	Private owner	\$0	INSPECTION NOTES: few dents dings
Paint	Private owner	\$0	INSPECTION NOTES: few chips and scratches
Glass	Private owner	\$0	INSPECTION NOTES: minor pits and scratches
Mechanical			



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

VEHICLE CONDITION (CONTINUED)

Engine	Private owner	\$0	INSPECTION NOTES: minor seepage dirt grease engine compartment
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Transmission	Private owner	\$0	INSPECTION NOTES: few areas of seepage dirt grease engine compartment
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Tires			
Front Tires	Dealer	\$11	INSPECTION NOTES: both frt 8/32

Rear Tires	Private owner	\$0	INSPECTION NOTES: lr 8/32 rr 6/32
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Total Adjustments:		- \$796	
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Owner: Jacqueline Sly

Claim Reference: 000366499563D01

VINGUARD® VEHICLE IDENTIFICATION

2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR SPORT UTILITY VEHICLE — PICKENS, MS 39146-9406 VIN: 1A8HX58N98F141758

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. Decoding the VIN, using VINGuard®, identifies the vehicle for which vehicle value will be determined.

Insurer Description

Table with 2 columns: Field (Year, Make, Model/Trim, Model Number, Body Style, Engine, Transmission, Restraints, Curb Weight) and Value (2008, Chrysler, Aspen 4X2 Limited, 8X58, 4 Door Sport Utility Vehicle, 8-4.7L-FI, Automatic Transmission Overdrive, Air Bags (Driver+Pass.), 4,904)

This vehicle was assembled in U.S.A.

VINGuard® Analysis

Table with 2 columns: Field (Year, Make, Model/Trim, Model Number, Body Style, Engine, Restraints, Curb Weight) and Value (2008, Chrysler, Aspen 4X2 Limited, 8X58, 4 Door Sport Utility Vehicle, 8-4.7L-FI, Air Bags (Dr.+Pass.+Side), 4,904)

VINGUARD® VEHICLE HISTORY INFORMATION

Using the VIN for this vehicle, VINGuard® detected discrepancies or prior history requiring additional research. Please review the information detailed below.

VINGuard® Messages: VINGuard has decoded this VIN without any errors.

ISO Vehicle History:

Table with 2 columns: Field (Number of times reported to ISO, ISO's file number, Activity Reported, Loss date, Insurance company, Phone, Claim ref, Point of Impact, Activity Reported, Loss date, Insurance company, Phone, Claim ref) and Value (5, H0228481426, Property & Casualty, 04/27/2015, Allstate Insurance Company, (866) 622-7296, 0366499563, Collision Estimate, 05/09/2014, Allstate Insurance Company, Unavailable, 000325891778D01)



MARKET VALUATION REPORT

Owner: Jacqueline Sly

Claim Reference: 000366499563D01

Coverage: Collision

Point of Impact: Left Front Corner

Mileage: 171818

ISO notified: 05/14/2014

Activity Reported: Property & Casualty

Loss date: 05/09/2014

Insurance company: Allstate Insurance Company

Phone: (502) 326-0250

Claim ref: 0325891778

Point of Impact:

Activity Reported: Property & Casualty

Loss date: 11/07/2011

Insurance company: A181

Phone: Unavailable

Claim ref: M0100014857

Point of Impact:

Activity Reported: Property & Casualty

Loss date: 03/18/2011

Insurance company: A181

Phone: Unavailable

Claim ref: M0100013986

Point of Impact:



Owner: Jacqueline Sly
Claim Reference: 000366499563D01

EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

CCC provides Allstate information reported by Experian® regarding the loss vehicle. This data is provided for informational purposes. Unless otherwise noted in this Market Valuation Report, CCC does not adjust the value of the loss vehicle based upon this information.

REPORT RUN DATE: 06/02/2015 KEY: [icon] = No Event Found [icon] = Event Found [icon] = Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT. AutoCheck's result for this 2008 Chrysler Aspen 4X2 Limited (1A8HX58N98F141758) show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

Table with 2 columns: EVENTS CHECKED, RESULTS FOUND. Rows include Abandoned, Damaged, Fire Damage, Grey Market, Hail Damage, Insurance Loss, Junk, Rebuilt, Salvage.

EVENT CHECK

THIS VEHICLE CHECKS OUT. AutoCheck's result for this 2008 Chrysler Aspen 4X2 Limited (1A8HX58N98F141758) show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

Table with 2 columns: EVENTS CHECKED, RESULTS FOUND. Rows include NHTSA Crash Test Vehicle, Frame Damage, Major Damage Incident, Manufacturer Buyback/Lemon, Odometer Problem, Recycled, Salvage Auction, Water Damage.

VEHICLE INFORMATION

INFORMATION FOUND. AutoCheck found additional information on this vehicle. These records will provide more history for this 2008 Chrysler Aspen 4X2 Limited (1A8HX58N98F141758).

Table with 2 columns: EVENTS CHECKED, RESULTS FOUND. Rows include Accident, Corrected Title, Driver Education, Duplicate Title, Emissions Safety Inspection, Fire Damage Incident, Lease, Lien, Livery Use, Government Use, Police Use, Fleet, Rental, Fleet and/or Lease, Fleet and/or Rental, Repossessed, Taxi use, Theft.



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

COMPARABLE VEHICLES

LOSS VEHICLE - 2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR SPORT UTILITY VEHICLE — PICKENS, MS 39146-9406
VIN: 1A8HX58N98F141758

	LOSS VEHICLE 2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR SPORT UTILITY VEHICLE 8-4.7L-FI	DEALER VEHICLE COMPARABLE 1 2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR UTV 8-4.7L	DEALER VEHICLE COMPARABLE 2 2009 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR UTV 8-4.7L	DEALER VEHICLE COMPARABLE 3 2008 CHRYSLER ASPEN 4X2 LIMITED 4 DOOR UTV 8-4.7L
Options				
Automatic Transmission	✓	✓	✓	✓
Overdrive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✗	✓
Power Trunk/Gate Release	✗	✗	✓	✗
Air Conditioning	✓	✓	✓	✓
Dual Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	✓	✓	✓	✓
Wood Interior Trim	✓	✓	✓	✓
Cloth Seats	✗	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Leather Seats	✓	✗	✗	✗
Heated Seats	✓	✗	✗	✗
3rd Row Seat	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT (CONTINUED)

ODOMETER CHECK

THIS VEHICLE CHECKS OUT. For this 2008 Chrysler Aspen 4X2 Limited (1A8HX58N98F141758) 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.

Table with 2 columns: DATE REPORTED, ODOMETER READING. Rows include dates from 2008-04-09 to 2009-07-27 and corresponding odometer readings.

FULL HISTORY

REPORT RUN DATE: 06/02/2015 Below are the historical events for this vehicle listed in chronological order.

Table with 5 columns: Event Date, Event Location, Odometer Reading, Data Source, Event Detail. Lists historical events from 2008-04-09 to 2014-08-01.

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.

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.



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

COMPARABLE VEHICLES (CONTINUED)

Premium Radio	x	x	✓	x
Satellite Radio	✓	✓	✓	x
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	✓	✓	x	✓
Positraction	✓	✓	x	✓
Backup Camera W/ Parking Sensors	x	x	✓	x
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	x	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Body Side Moldings	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Fog Lamps	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Clearcoat Paint	✓	x	x	x
Miles	199,485	151,058	126,358	119,420
List Price		\$8,995	\$12,995	\$10,995
Adjustments				
Model/Trim/Year			-2,025	
Options		+448	+560	+560
Mileage		-289	-397	-881
Comparable Vehicle condition adjustment		-874	-874	-874
Adjusted Value		\$8,280	\$10,259	\$9,800
Dealership		Hammond Autoplex	Renaissance Auto Sales	Harrison Auto Broker
Telephone		888-331-4720	601-371-5271	225-654-2611
Stock ID			Stock: P1930	Stock: 106801
VIN		1A8HX58N08F104923		
Type/Date		Pub Date	Pub Date	Pub Date
		5/20/2015	4/06/2015	4/27/2015
Distance from Pickens, MS		165 Miles - Hammond, LA	46 Miles - Jackson, MS	167 Miles - Zachary, LA

> 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.



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

COMPARABLE VEHICLES (CONTINUED)

- > 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 has stated it will accept to sell the inspected dealer vehicle. For advertised vehicles, the Advertised Price is the same as List Price.
- > Take Price or List Price displayed above (as applicable) may differ from the advertised price where CCC obtains different price information from the seller.
- > The Comparable Vehicle Condition Adjustment sets that vehicle to a common condition baseline. To see how the condition of the loss vehicle impacts the valuation, see the Vehicle Condition section of this report.
- > Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but rather are included because they are reflective of the market value.
- > The Adjusted Value represents the price of the comparable vehicle with the adjustments displayed above. Dollar adjustments are based upon market research.
- > Distances displayed indicate approximate miles between loss and comparable vehicle locations. Distances are based upon a straight line between these locations.
- > Some comparable vehicles that were recently available may no longer be available.



Owner: Jacqueline Sly

Claim Reference: 000366499563D01

ADDITIONAL COMPARABLE VEHICLES

The following comparable vehicles support the Base Vehicle Value of the loss vehicle.

Local Advertisement

Source	Vehicle	List Price	Adjusted Value
Van-Trow Ad Date: 03/30/2015 (318) 387-2020 Monroe LA 127 Miles From Pickens	2009 Chrysler Aspen 4X2 Limited Odometer: 80,443	\$ 13,995	\$ 9,885

VALUATION METHODOLOGY

Allstate has provided CCC the VIN (Vehicle Identification Number) of the loss vehicle and the vehicle owner's zip code, which determine the market(s) that CCC used in the valuation. Using this information, CCC searches its databases to find comparable vehicles in these markets. CCC's database includes vehicles for sale at dealerships that CCC has physically inspected, as well as dealer and private party advertised vehicle information from numerous resources including AutoTrader.com®. Allstate has also provided CCC with the configuration of the loss vehicle, including equipment, odometer, condition, maintenance, etc. Vehicles located are compared to the loss vehicle, and adjustments are made for differences such as model/trim, equipment, and odometer. The comparable vehicles are also adjusted for condition to a common condition baseline. Using the adjusted values of the comparable vehicles, CCC calculates the Base Vehicle Value.

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, odometer, and year)
- > Proximity to the loss vehicle's primary garage location
- > Recency of information
- > Comparable vehicles used in the determination of the vehicle value are not intended to be replacement vehicles, but are reflective of the market value.

The Adjusted Vehicle Value is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and its other reported attributes, if any, such as refurbishments, after factory equipment, and unrelated prior damage.

Please review the information in this Valuation Detail to confirm the reported mileage, condition and to verify there are no missed options, added equipment or refurbishments, or other aspects of the loss vehicle that may impact the value.

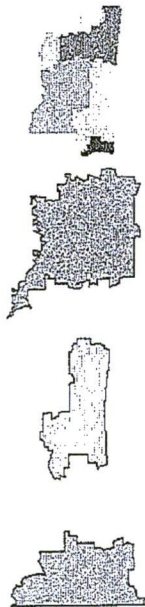
VALUATION NOTES

Owner: Jacqueline Sly

Claim Reference: 000366499563D01

MARKET DEFINITION

The loss vehicle has been identified to CCC as a 2008 Chrysler Aspen 4X2 Limited 4 Door Sport Utility Vehicle garaged in the ZIP code 39146-9406 - Pickens, MS. Details of the specific markets searched based upon that information follow.



THE STATE OF MISSISSIPPI is subdivided by CCC into 7 markets. The following 9 markets were used in the preparation of this vehicle Market Valuation Report.

JACKSON MS - In this market, CCC maintains a database of 2,828 inspected dealer vehicles located at 12 dealerships, and 16,959 dealer advertised, and 308 privately advertised vehicles taken from 20 local papers or magazines.

MERIDIAN/HATTIESBURG MS - In this market, CCC maintains a database of 2,137 inspected dealer vehicles located at 14 dealerships, and 8,600 dealer advertised, and 228 privately advertised vehicles taken from 21 local papers or magazines.

NATCHEZ MS - In this market, CCC maintains a database of 725 dealer advertised, and 36 privately advertised vehicles taken from 3 local papers or magazines.

Other markets searched - Central Mississippi, @hattiesburg(inactive), Shreveport/Monroe, Southeast Arkansas, Baton Rouge and Alexandria. In these markets, CCC maintains a database of 7,756 inspected dealer vehicles located at 46 dealerships and 40,345 vehicles taken from 83 local newspapers or magazines.

From these 9 markets, comparable vehicles were selected based on the year, make, model/trim and body style of the loss vehicle.

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- 8 days / 7 nights Cruise to the **BAHAMAS** OR **CARIBBEAN** with roundtrip airfare **\$249.98**
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