

Vehicle Valuation Report

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

Claim Information

Claim Number	Policy Number	Loss Type	Owner	
25-263927408-02		LIABILITY	CELIA VIRGINIA ENGLAND 8033 MISTY MEADOWS CT N JACKSONVILLE, FL 32210 +1-904- 7109281	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
05/16/2025	05/21/2025	06/04/2025	1021635830	1

Vehicle Information

Year	Make	Model	Location	Mileage
2014	Hyundai	Santa Fe Sport 4 Door Utility 106" WB 2.4L 4 Cyl Gas A FWD	FL 32210	125,759 miles
Ext Color	License	VIN	Title History	
Moonstone Silver	LFT H16, Florida	5XYZU3LB5EG184685	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$10,066.64
Condition -	\$24.32
Prior Damage	\$0.00
Aftermarket Parts +	\$20.00
Refurbishment	\$0.00
Market Value =	\$10,062.32

Settlement Value:
\$10,741.06

Settlement Adjustments

Adjustments specific to your policy

Taxes +	\$678.74
Fees	\$0.00
Settlement Value =	\$10,741.06

J.D. POWER

Mitchell WorkCenter® Total Loss

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Loss Vehicle Detail

Loss vehicle: 2014 Hyundai Santa Fe Sport | 4 Door Utility 106" WB | 2.4L 4 Cyl Gas A FWD

Standard Equipment

Exterior

Auto Off Projector Beam Halogen Daytime Running Headlamps	Black Bodyside Cladding and Black Wheel Well Trim
Body-Colored Front Bumper w/Black Rub Strip/Fascia Accent	Body-Colored Power Side Mirrors w/Manual Folding
Body-Colored Rear Bumper w/Black Rub Strip/Fascia Accent	Chrome door handles
Chrome grille	Chrome Side Windows Trim
Clearcoat paint	Compact Spare Tire Stored Underbody w/Crankdown
Deep tinted glass	Fixed Rear Window w/Fixed Interval Wiper, Heated Wiper Park and Defroster
Front Windshield -inc: Sun Visor Strip	Fully Galvanized Steel Panels
Liftgate Rear Cargo Access	Lip spoiler
Steel spare wheel	Tailgate/Rear Door Lock Included w/Power Door Locks
Tires: P235/65 R17	Variable intermittent wipers
Wheels: 17" x 7" Aluminum Alloy	

Interior

2 Seatback Storage Pockets	4 12V DC Power Outlets
40-20-40 Folding Split-Bench Front Facing Manual Reclining Fold Forward Seatback Rear Seat	Air filtration
Analog Appearance	Cargo Area Concealed Storage
Cargo Space Lights	Carpet Floor Trim
Cruise control w/steering wheel controls	Day-night rearview mirror
Delayed Accessory Power	Driver And Passenger Visor Vanity Mirrors w/Driver And Passenger Illumination
Driver foot rest	Driver Seat
Fade-to-off interior lighting	FOB Controls -inc: Cargo Access
Front Center Armrest and Rear Center Armrest	Front Cupholder
Front map lights	Full Carpet Floor Covering
Full cloth headliner	Full Floor Console w/Covered Storage, Mini Overhead Console w/Storage and 4 12V DC Power Outlets
Gauges -inc: Speedometer, Odometer, Engine Coolant Temp, Tachometer, Trip Odometer and Trip Computer	HVAC -inc: Underseat Ducts and Headliner/Pillar Ducts
Instrument Panel Bin, Driver / Passenger And Rear Door Bins	Integrated Roof Antenna
Interior Trim -inc: Simulated Wood Instrument Panel Insert, Metal-Look Door Panel Insert and Metal-Look Interior Accents	Locking glove box
Manual Adjustable Front Head Restraints and Manual Adjustable Rear Head Restraints	Manual air conditioning
Manual tilt/telescoping steering column	Multi-Adjustable Bucket Seats -inc: driver's seat manual adjustable lumbar support
Outside temp gauge	Passenger Seat
Perimeter alarm	Power 1st Row Windows w/Driver 1-Touch Up/Down
Power Door Locks w/Autolock Feature	Power Rear Windows and Fixed 3rd Row Windows

Radio w/Seek-Scan, Clock, Speed Compensated Volume Control, Steering Wheel Controls and Voice Activation	Radio: AM/FM/SiriusXM/CD/MP3 Audio System -inc: full dot LCD screen, 6 speakers, free SiriusXM activation and 3 month trial subscription, iPod/USB/aux jack in front center console, Bluetooth hands-free phone system and Blue Link telematics system
Rear cupholder	Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry, Illuminated Ignition Switch and Panic Button
Remote Releases -Inc: Power Fuel	Stain-Resistant Cloth Seating Surfaces -inc: Yes Essentials fabric
Streaming Audio	Systems Monitor
Tracker System	Trip computer
Turn-By-Turn Navigation Directions	Urethane Gear Shifter Material

Mechanical

130 amp alternator	17.4 Gal. Fuel Tank
4-Wheel Disc Brakes w/4-Wheel ABS, Front Vented Discs, Brake Assist, Hill Descent Control and Hill Hold Control	54-Amp/Hr Maintenance-Free Battery w/Run Down Protection
Axle Ratio 3.648	Electric Power-Assist Speed-Sensing Steering
Front And Rear Anti-Roll Bars	Front-wheel drive
Gas-pressurized shock absorbers	GVWR: 4,850 lbs
Multi-link rear suspension w/coil springs	Single stainless steel exhaust
Strut Front Suspension w/Coil Springs	Transmission w/Driver Selectable Mode

Safety

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

Packages

TECHNOLOGY PACKAGE 04

-inc: Panoramic Glass One-Touch Open Sunroof, Fog Lights, Heated Rear Seats, Manual Rear Side Window Shades, Leather Wrapped Steering Wheel & Shift Knob, Sliding & Reclining 2nd Row Seats, cargo area releases, Windshield Wiper De-Icer, Heated Front Seats, Auto-Dimming Interior Mirror w/Homelink/Compass, Power Front Passenger Seat, Driver's Integrated Memory Seat, Power Driver Seat w/4-Way Lumbar Control, Electroluminescent Gauge Cluster, color LCD trip computer, Rear Parking Assistance System, Ventilated Front Seats, Radio: Navigation System w/Dimension Premium Audio, AM/FM/CD/SiriusXM/MP3, 8" color touchscreen audio display w/rearview camera, Bluetooth hands-free phone system and Blue Link telematics system, Proximity Key Entry w/Push Button Start, detachable valet key, Heated Steering Wheel, Blind Spot Detection (BSD) System, Roof Side Rails, Heated Exterior Mirrors, Side Mir

Optional Equipment

CARGO COVER/SCREEN	CARGO NET
CARGO TRAY	CARPETED FLOOR MATS
MUDGUARDS	WHEEL LOCKS

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2014 Hyundai Santa Fe Sport | 4 Door Utility 106" WB | 2.4L 4 Cyl Gas A FWD

Comparable Vehicle Information

Search Radius used for this valuation: 75 miles from loss vehicle zip/postal code.
Typical Mileage for this vehicle: 114,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4NORMAL GAS A 2WD	66,357	32225	16 miles	\$7,735.00 Sold Price	\$7,768.99
2	2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4NORMAL GAS A 2WD	113,823	32177	41 miles	\$8,200.00 Sold Price	\$8,900.69
3	2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4NORMAL GAS A 2WD	69,885	32210	0 miles	\$12,500.00 List Price	\$13,105.28
4	2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4NORMAL GAS A 2WD	120,595	32205	2 miles	\$8,551.00 List Price	\$10,491.58
Base Value:						\$10,066.64

Loss Vehicle Adjustments

Loss vehicle: 2014 Hyundai Santa Fe Sport | 4 Door Utility 106" WB | 2.4L 4 Cyl Gas A FWD

Condition Adjustments

Condition Adjustment: -\$24.32 Overall Condition: 2.97-Good Typical Vehicle Condition: 3.00

Category	Condition	Condition \$	Comments
Interior			
SEATS	3 Good	\$0.00	MISSING 4 OEM FACTORY CARPET MATS
DOORS/INTERIOR PANELS	2 Fair	-\$24.32	
HEADLINER	3 Good	\$0.00	
DASH/CONSOLE	3 Good	\$0.00	
CARPET	3 Good	\$0.00	
GLASS	3 Good	\$0.00	
Exterior			
TRIM	3 Good	\$0.00	
VINYL/CONVERTIBLE TOP	Typical	\$0.00	
PAINT	3 Good	\$0.00	
BODY	3 Good	\$0.00	
Mechanical			
TRANSMISSION	3 Good	\$0.00	
ENGINE	3 Good	\$0.00	
Tire	3 Good	\$0.00	7/32, 10/32, 7/32, 7/32

Typical Vehicle Condition reflects a condition similar to the same year, make and model. Amount of wear and tear/ damage consistent with its age.

Comments:

After Market Parts and OEM Equipment Adjustments

Category	Description	Adjustment Type	Adjustment Amount
INTERIOR	WINDOW TINT (PARTIAL)	INSTANT QUOTE	\$20.00

Comparable Vehicles

Loss vehicle: 2014 Hyundai Santa Fe Sport | 4 Door Utility 106" WB | 2.4L 4 Cyl Gas A FWD

1	2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4 NORMAL GAS A2WD			Sold Price: \$7,735.00		
VIN		Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle	
5XYZU3LB6EGXXXXXX			05/09/2025	32225	16 miles	
Source						
DEALER SALE - BUILDSHEET - VIN10			Adjustments	Loss Vehicle	This Vehicle	Amount
			Mileage	125,759	66,357	-\$1,692.82
			Equipment			
			TECHNOLOGY PACKAGE 04	Yes	No	\$2,340.65
			POPULAR EQUIPMENT PACKAGE 02	No	Yes	-\$356.52
			AUTO-DIMMING MIRROR W/HOMELINK & COMPASS	No	Yes	-\$85.26
			ROOF RACK CROSS BARS	No	Yes	-\$63.55
			REMOTE ENGINE START	No	Yes	-\$108.51
						Total Adjustments:
			Adjusted Price:		\$7,768.99	

Comparable Vehicle Package Details:

POPULAR EQUIPMENT PACKAGE 02

Comparable Vehicle Option Details:

CARGO COVER/SCREEN, CARGO NET, CARGO TRAY, CARPETED FLOOR MATS, MUDGUARDS, WHEEL LOCKS, AUTO-DIMMING MIRROR W/HOMELINK & COMPASS, ROOF RACK CROSS BARS, REMOTE ENGINE START

2 2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4 NORMAL GAS A2WD**Sold Price: \$8,200.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZU3LB1EGXXXXXX		03/07/2025	32177	41 miles

Source DEALER SALE - BUILDSHEET - J.D. POWER	Adjustments	Loss Vehicle	This Vehicle	Amount
	Mileage	125,759	113,823	-\$400.31
	Equipment			
	TECHNOLOGY PACKAGE 04	Yes	No	\$2,481.36
	PREMIUM EQUIPMENT PACKAGE 03	No	Yes	-\$1,429.66
	CARGO COVER/SCREEN	Yes	No	\$49.30
	CARGO NET	Yes	No	\$16.43
	MUDGUARDS	Yes	No	\$32.87
	WHEEL LOCKS	Yes	No	\$18.07
	ROOF RACK CROSS BARS	No	Yes	-\$67.37
	Total Adjustments:			\$700.69
	Adjusted Price:			\$8,900.69

Comparable Vehicle Package Details:

PREMIUM EQUIPMENT PACKAGE 03

Comparable Vehicle Option Details:

CARGO TRAY, CARPETED FLOOR MATS, ROOF RACK CROSS BARS

3 2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4 NORMAL GAS A2WD**List Price: \$12,500.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZT3LB7EG130968	EG130968	05/21/2025	32210	0 miles

Source DEALER WEB LISTING - BUILDSHEET - CARS.COM DUVAL FORD 1616 CASSAT AVE JACKSONVILLE FL 32210 904-387-6541	Adjustments	Loss Vehicle	This Vehicle	Amount
	Projected Sold Adjustment			-\$552.00
	Mileage	125,759	69,885	-\$2,494.16
	Equipment			
	TECHNOLOGY PACKAGE 04	Yes	No	\$3,615.52
	CARGO COVER/SCREEN	Yes	No	\$71.83
	CARGO TRAY	Yes	No	\$47.89
	MUDGUARDS	Yes	No	\$47.89
	AUTO-DIMMING MIRROR W/HOMELINK & COMPASS	No	Yes	-\$131.69
	Total Adjustments:			\$605.28
	Adjusted Price:			\$13,105.28

Comparable Vehicle Option Details:

CARGO NET, CARPETED FLOOR MATS, WHEEL LOCKS, AUTO-DIMMING MIRROR W/HOMELINK & COMPASS

4

2014 HYUNDAI SANTA FE BASE 4D SUV 4 2.4 NORMAL GAS A2WD

List Price: \$8,551.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZT3LB4EG164589	TM164589	05/31/2025	32205	2 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - AUTOTRADER.COM	Projected Sold Adjustment			-\$378.00
TOP AUTO DIRECT	Mileage	125,759	120,595	-\$172.62
4737 DELLWOOD AVENUE	Equipment			
JACKSONVILLE FL 32205	TECHNOLOGY PACKAGE 04	Yes	No	\$2,473.19
904-431-0848	WHEEL LOCKS	Yes	No	\$18.01
			Total Adjustments:	\$1,940.58
			Adjusted Price:	\$10,491.58

Comparable Vehicle Option Details:

CARGO COVER/SCREEN, CARGO NET, CARGO TRAY, CARPETED FLOOR MATS, MUDGUARDS

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2014 Hyundai Santa Fe Sport	4 Door Utility 106" WB 2.4L 4 Cyl Gas FWD	\$24,950.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss ("WCTL") was designed and built by Mitchell International, Inc. in conjunction with J.D. Power, which is an expert in data analysis with years of experience in vehicle pricing. WCTL provides a consistent methodology across vehicle makes and models for estimating the value of a vehicle. The WCTL analysis is based on comparable vehicles that most closely resemble the loss vehicle, with certain adjustments to both the comparable vehicle and loss vehicle depending on the facts of a particular claim.

WCTL produces accurate and easy-to-understand vehicle valuations via a five-step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles from WCTL's comparable vehicle database that are the closest match to the loss vehicle in the same market area. These are not intended to be replacement vehicles and may no longer be listed for sale. The comparable vehicle database includes millions of vehicles listed for sale on publicly available websites (for example, cars.com and autotrader.com), as well as sold vehicle records (where available).

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. There are several types of comparable vehicle adjustments, including:

- Projected Sold Adjustment - where the comparable vehicle is listed for sale, this adjustment reflects the fact that consumers typically negotiate a purchase price less than the list price. (There is no projected sold adjustment where the comparable vehicle has actual sold data, or where a vehicle is listed for sale at a "no haggle" dealership.)
- Mileage Adjustment – an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment Adjustment – an adjustment for differences in equipment between the comparable vehicle and the loss vehicle (for example, differences in equipment packages and options).

Step 3 - Calculate Base Vehicle Value

Calculate the base vehicle value by averaging the adjusted prices of the comparable vehicles.

Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- Condition Adjustment – an adjustment to account for the condition of the loss vehicle at the time of the loss.
- Prior Damage Adjustment – an adjustment to account for any prior damage present on the loss vehicle at the time of the loss.
- After Market Part Adjustment – an adjustment to account for any aftermarket parts present on the loss vehicle at the time of the loss.
- Refurbishment Adjustment – an adjustment to account for any refurbishment performed on the loss vehicle at the time of the loss.

Step 5 - Calculate the Market Value

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