

Vehicle Valuation Report

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

Claim Information

Claim Number 25-439600069-02	Policy Number	Loss Type LIABILITY	Owner ARPITA AGARWAL 55 MALSURY ST ROBBINSVILLE, NJ 08691
Loss Date 05/29/2025	Reported Date 05/29/2025	Valuation Report Date 06/04/2025	Valuation Report ID 1021636778 Version Number 1

Vehicle Information

Year	Make	Model	Location	Mileage
2018	Volvo	XC90 T5 Momentum (7-Passenger) 4 Door Utility 118" WB 2.0L 4 Cyl Gas Turbocharged A AWD	NJ 08691	45,849 miles
Ext Color	License	VIN	Title History	
Osmium Grey Metallic	B26PKG, New Jersey	YV4102PK9J1348248	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$22,434.93
Condition -	\$54.50
Prior Damage	\$0.00
Aftermarket Parts	\$0.00
Refurbishment	\$0.00

Market Value = \$22,380.43

**Settlement Value:
\$23,863.13**

Settlement Adjustments

Adjustments specific to your policy

Taxes +	\$1,482.70
Fees	\$0.00

Settlement Value = \$23,863.13

J.D. POWER

Mitchell WorkCenter® Total Loss

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Loss Vehicle Detail

Loss vehicle: 2018 Volvo XC90 | T5 Momentum (7-Passenger) 4 Door Utility 118" WB | 2.0L 4 Cyl Gas Turbocharged AWD

Standard Equipment

Exterior

Auto On/Off Aero-Composite Led Low/High Beam Daytime Running Auto-Leveling Auto High-Beam Headlamps w/Delay-Off	Black grille w/chrome surround
Body-Colored Bodyside Cladding	Body-colored door handles
Body-Colored Front Bumper w/Metal-Look Rub Strip/Fascia Accent	Body-Colored Power Heated Auto Dimming Side Mirrors w/Power Folding and Turn Signal Indicator
Body-Colored Rear Bumper w/Metal-Look Rub Strip/Fascia Accent	Chrome Side Windows Trim
Clearcoat paint	Compact Spare Tire Mounted Inside Under Cargo
Composite/Galvanized Steel Panels	Cornering lights
Deep tinted glass	Express Open/Close Sliding And Tilting Laminated Glass 1st And 2nd Row Sunroof w/Power Sunshade
Fixed Rear Window w/Fixed Interval Wiper and Defroster	Front And Rear Fog Lamps
Front license plate bracket	Headlights-Automatic Highbeams
LED brakelights	Lip spoiler
Perimeter/Approach Lights	Power Liftgate Rear Cargo Access
Rain Detecting Variable Intermittent Wipers	Roof Rack Rails Only
Steel spare wheel	Tailgate/Rear Door Lock Included w/Power Door Locks
Tires: P235/60R18	Wheels: 18" 5-Spoke Alloy in Sparkling Silver

Interior

2 LCD Monitors In The Front	3 12V DC Power Outlets
40-20-40 Folding Split-Bench Front Facing Manual Reclining Fold Forward Seatback Rear Seat w/Manual Fore/Aft	8-Way Driver Seat
8-Way Passenger Seat	A/V Remote
Air filtration	Anti-Whiplash Fixed Front Head Restraints and Manual Foldable Rear Head Restraints
Audio Theft Deterrent	Cargo Area Concealed Storage
Cargo Space Lights	Carpet Floor Trim
Cruise control w/steering wheel controls	Day-Night Auto-Dimming Rearview Mirror
Delayed Accessory Power	Digital Signal Processor
Digital/Analog Appearance	Distance Pacing w/Traffic Stop-Go
Driver And Passenger Visor Vanity Mirrors w/Driver And Passenger Illumination	Driver foot rest
Fade-to-off interior lighting	Fixed Bucket Bucket Leatherette 3rd Row Seat Front, Manual Fold Into Floor, 2 Power and Adjustable Head Restraints
FOB Controls -inc: Cargo Access	Front And Rear Map Lights
Front Bucket Seats -inc: 10-way power driver seat w/memory, power lumbar and 10-way power passenger seat	Front Center Armrest w/Storage and Rear Center Armrest
Front Cupholder	Full Carpet Floor Covering -inc: Carpet Front And Rear Floor Mats
Full cloth headliner	Full Floor Console w/Covered Storage and 3 12V DC Power Outlets

Gauges -inc: Speedometer, Odometer, Engine Coolant Temp, Tachometer, Trip Odometer and Trip Computer	Graphic Equalizer
HVAC -inc: Underseat Ducts, Headliner/Pillar Ducts and Console Ducts	Illuminated locking glove box
Immobilizer	Instrument Panel Bin, Refrigerated/Cooled Box Located In The Glovebox, Driver / Passenger And Rear Door Bins
Integrated Navigation System w/Voice Activation	Interior Trim -inc: Aluminum Instrument Panel Insert, Aluminum Door Panel Insert, Piano Black/Aluminum Console Insert and Metal-Look Interior Accents
Leather Gear Shifter Material	Leather/Metal-Look Steering Wheel
Leatherette Door Trim Insert	Leatherette seating surfaces
Manual tilt/telescoping steering column	Memory Settings -inc: Door Mirrors
Outside temp gauge	Perimeter alarm
Power 1st Row Windows w/Driver And Passenger 1-Touch Up/Down	Power Door Locks w/Autolock Feature
Power Fuel Flap Locking Type	Power Rear Windows and Fixed 3rd Row Windows
Proximity Key For Doors And Push Button Start	Radio w/Seek-Scan, Clock, Speed Compensated Volume Control, Steering Wheel Controls, Voice Activation and Radio Data System
Radio: High Performance Audio System -inc: Sensus Connect w/complimentary subscription for 6 months or 3GB (whichever comes first), integrated 9" color touchscreen, Bluetooth connectivity, SiriusXM satellite radio w/6-month subscription, auxiliary audio input, USB input, 330-watt amp, (10) speakers, smartphone integration and USB hub (Apple CarPlay/Android Auto)	Real-Time Traffic Display
Rear cupholder	Rear HVAC w/Separate Controls
Redundant Digital Speedometer	Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry, Illuminated Ignition Switch and Panic Button
Remote Releases -Inc: Proximity Cargo Access	Smart Device Remote Engine Start
Tracker System	Trip computer
Trunk/Hatch Auto-Latch	Valet Function
Voice Activated Dual Zone Front And Rear Automatic Air Conditioning	Window Grid Diversity Antenna

Mechanical

18.8 Gal. Fuel Tank	210 Amp Alternator
3.33 axle ratio	4-Wheel Disc Brakes w/4-Wheel ABS, Front And Rear Vented Discs, Brake Assist and Electric Parking Brake
80-Amp/Hr 800CCA Maintenance-Free Battery w/Run Down Protection	Double Wishbone Front Suspension w/Coil Springs
Electric Power-Assist Speed-Sensing Steering	Engine Oil Cooler
Front And Rear Anti-Roll Bars	Full-Time All-Wheel
Gas-pressurized shock absorbers	GVWR: 6,061 lbs
Multi-Link Rear Suspension w/Transverse Leaf Springs	Permanent Locking Hubs
Quasi-Dual Stainless Steel Exhaust w/Chrome Tailpipe Finisher	Transmission w/Driver Selectable Mode and Geartronic Sequential Shift Control

Safety

ABS And Driveline Traction Control	Airbag Occupancy Sensor
Back-up camera	BLIS Blind Spot
City Safety and Cross Traffic Alert	Collision Mitigation-Front
Curtain 1st, 2nd And 3rd Row Airbags	Driver knee airbag
Driver Monitoring-Alert	Dstc/RSC Electronic Stability Control (ESC) And Roll Stability Control (RSC)
Dual Stage Driver And Passenger Front Airbags	Dual Stage Driver And Passenger Seat-Mounted Side Airbags
Lane Keeping Aid/Run-Off Road Mitigation Lane Departure Warning	Lane Keeping Aid/Run-Off Road Mitigation Lane Keeping Assist

Low Tire Pressure Warning	Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point and Pretensioners
Pilot Assist	Power Rear Child Safety Locks
Rear parking sensors	Side impact beams
Volvo On-Call Emergency Sos	

Optional Equipment

CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2018 Volvo XC90 | T5 Momentum (7-Passenger) 4 Door Utility 118" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Comparable Vehicle Information

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

Typical Mileage for this vehicle: 80,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2TURBO GAS A AWD	84,869	08619	7 miles	\$18,539.00 Sold Price	\$21,755.95
2	2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2TURBO GAS A AWD	89,353	07203	34 miles	\$18,991.00 List Price	\$21,983.38
3	2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2TURBO GAS A AWD	62,382	07081	36 miles	\$19,987.00 List Price	\$20,953.68
4	2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2TURBO GAS A AWD	74,030	07901	36 miles	\$22,995.00 List Price	\$23,394.90
5	2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2TURBO GAS A AWD	62,378	19440	38 miles	\$22,949.00 List Price	\$24,086.75
						Base Value: \$22,434.93

Loss Vehicle Adjustments

Loss vehicle: 2018 Volvo XC90 | T5 Momentum (7-Passenger) 4 Door Utility 118" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Condition Adjustments

Condition Adjustment:	-\$54.50	Overall Condition:	2.97-Good	Typical Vehicle Condition:	3.00
Category	Condition	Condition \$	Comments		
Interior					
CARPET	3 Good	\$0.00			
GLASS	3 Good	\$0.00			
SEATS	3 Good	\$0.00			
DASH/CONSOLE	3 Good	\$0.00			
DOORS/INTERIOR PANELS	2 Fair	-\$54.50	More than 3 small cuts/gouge		
HEADLINER	3 Good	\$0.00			
Exterior					
VINYL/CONVERTIBLE TOP	Typical	\$0.00			
BODY	3 Good	\$0.00			
PAINT	3 Good	\$0.00			
TRIM	3 Good	\$0.00			
Mechanical					
TRANSMISSION	3 Good	\$0.00			
ENGINE	3 Good	\$0.00			
Tire	3 Good	\$0.00	10,10,10,10		

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:

Comparable Vehicles

Loss vehicle: 2018 Volvo XC90 | T5 Momentum (7-Passenger) 4 Door Utility 118" WB | 2.0L 4 Cyl Gas Turbocharged AWD

1 2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2 TURBO GAS AAWD **Sold Price: \$18,539.00**

VIN YV4102PK6J1XXXXXX	Stock No AA383139	Listing Date 04/05/2025	ZIP/Postal Code 08619	Distance from Loss Vehicle 7 miles
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Source FRANCHISE SALE - J.D. POWER AND ASSOCIATES	Adjustments	Loss Vehicle	This Vehicle	Amount
	Mileage	45,849	84,869	\$2,688.35
	Equipment CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR	Yes	No	\$528.60
			Total Adjustments:	\$3,216.95
			Adjusted Price:	\$21,755.95

2 2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2 TURBO GAS AAWD **List Price: \$18,991.00**

VIN YV4102PK3J1383139	Stock No AA383139	Listing Date 05/22/2025	ZIP/Postal Code 07203	Distance from Loss Vehicle 34 miles
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Source DEALER WEB LISTING - VAST.COM DK AUTO IMPORTS 1 FERN STREET ROSELLE NJ 07203 908-259-8904	Adjustments	Loss Vehicle	This Vehicle	Amount
	Projected Sold Adjustment			-\$552.00
	Mileage	45,849	89,353	\$3,018.63
	Equipment CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR	Yes	No	\$525.75
			Total Adjustments:	\$2,992.38
			Adjusted Price:	\$21,983.38

3 2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2 TURBO GAS AAWD **List Price: \$19,987.00**

VIN YV4102PK7J1339533	Stock No 24907TOA	Listing Date 05/17/2025	ZIP/Postal Code 07081	Distance from Loss Vehicle 36 miles
Source				
DEALER WEB LISTING - AUTOTRADER.COM	Adjustments	Loss Vehicle	This Vehicle	Amount
SPRINGFIELD ACURA 243 ROUTE 22 EAST SPRINGFIELD NJ 07081 973-912-9000	Projected Sold Adjustment			-\$581.00
	Mileage	45,849	62,382	\$994.36
	Equipment			
	CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR	Yes	No	\$553.32
				Total Adjustments: \$966.68
				Adjusted Price: \$20,953.68

4 2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2 TURBO GAS AAWD **List Price: \$22,995.00**

VIN YV4102PK9J1348167	Stock No 41376A	Listing Date 05/28/2025	ZIP/Postal Code 07901	Distance from Loss Vehicle 36 miles
Source				
DEALER WEB LISTING - CARS.COM SMYTHE VOLVO CARS 40 RIVER ROAD SUMMIT NJ 07901 908-273-4200	Adjustments	Loss Vehicle	This Vehicle	Amount
	Projected Sold Adjustment			-\$669.00
	Mileage	45,849	74,030	\$2,228.40
	Equipment			
	CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR	Yes	No	\$636.58
	BOWERS & WILKINS PREMIUM SOUND SYSTEM	No	Yes	-\$1,455.05
	HEATED FRONT SEATS & STEERING WHEEL	No	Yes	-\$341.03
				Total Adjustments: \$399.90
				Adjusted Price: \$23,394.90

Comparable Vehicle Option Details:

BOWERS & WILKINS PREMIUM SOUND SYSTEM, HEATED FRONT SEATS & STEERING WHEEL

5 2018 VOLVO XC90 T5 MOMENTUM (7-PASSENGER) 4D SUV 4 2 TURBO GAS AAWD **List Price: \$22,949.00**

VIN YV4102PK0J1353869	Stock No B72962P	Listing Date 03/08/2025	ZIP/Postal Code 19440	Distance from Loss Vehicle 38 miles
Source				
DEALER WEB LISTING - CARS.COM	Adjustments	Loss Vehicle	This Vehicle	Amount
CARSHOP HATFIELD	Projected Sold Adjustment			-\$641.00
2801 BETHLEHEM PIKE	Mileage	45,849	62,378	\$1,142.68
HATFIELD PA 19440	Equipment			
267-436-4980	CHARCOAL, LEATHER SEATING SURFACES W/CHARCOAL INTERIOR	Yes	No	\$636.07
			Total Adjustments:	\$1,137.75
			Adjusted Price:	\$24,086.75

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2018 Volvo XC90 T5 Momentum (7-Passenger)	4 Door Utility 118" WB 2.0L 4 Cyl Gas Turbocharged AWD	\$49,100.00

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.