

Market Survey Report

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

Claim Information

Claim Number	Policy Number	Loss Type	Insured	
25-679137965-01		COLLISION	Happy Hollow Lake LLC	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
04/24/2025	04/25/2025	08/07/2025	1022116057	11

Vehicle Information

Year	Make	Model	Location	Mileage
2020	Ford	Super Duty F-250 XLT 4 Door Crew Cab 7 Foot Bed 6.7L 8 Cyl Diesel Turbocharged A 4WD	SD 57783	39,990 miles
Ext Color	License	VIN	Title History	
Oxford White	794156D, Montana	1FT7W2BT2LEC89812	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$52,122.33
Condition -	\$949.66
Prior Damage	\$0.00
Aftermarket Parts +	\$1,680.00
Refurbishment	\$0.00
Market Value =	\$52,852.67

Settlement Value:
\$52,352.67

Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$500.00
Settlement Value =	\$52,352.67

J.D. POWER

Mitchell WorkCenter® Total Loss

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Loss Vehicle Detail

Loss vehicle: 2020 Ford Super Duty F-250 | XLT 4 Door Crew Cab 7 Foot Bed | 6.7L 8 Cyl Diesel Turbocharged A 4WD

Standard Equipment

Exterior

Aluminum Panels	Autolamp Auto On/Off Aero-Composite Halogen Auto High-Beam Daytime Running Lights Preference Setting Headlamps w/Delay-Off
Autolamp Auto On/Off Reflector Halogen Auto High-Beam Daytime Running Lights Preference Setting Headlamps w/Delay-Off	Black door handles
Black grille w/chrome accents	Black Power Heated Side Mirrors w/Convex Spotter, Manual Folding and Turn Signal Indicator
Black Side Windows Trim and Black Front Windshield Trim	Cargo Lamp w/High Mount Stop Light
Chrome Front Bumper w/Body-Colored Rub Strip/Fascia Accent and 2 Tow Hooks	Chrome rear step bumper
Clearcoat paint	Fixed rear window
Front license plate bracket	Full-Size Spare Tire Stored Underbody w/Crankdown
Headlights-Automatic Highbeams	Manual Extendable Trailer Style Mirrors
Perimeter/Approach Lights	Privacy glass
Regular Box Style	Spare Tire Stored Underbody w/Crankdown
Steel spare wheel	Tailgate Rear Cargo Access
Tailgate/Rear Door Lock Included w/Power Door Locks	Tires: LT275/65Rx18E BSW A/S -inc: Spare may not be the same as road tire
Variable intermittent wipers	Wheels: 18" Sparkle Silver Painted Cast Aluminum -inc: bright hub covers/center ornaments

Interior

110V/400W Outlet -inc: 1 in-dash mounted outlet	2 LCD Monitors In The Front
2 Seatback Storage Pockets	3 12V DC Power Outlets
3 12V DC Power Outlets and 1 120V AC Power Outlet	4-Way Driver Seat -inc: Manual Recline and Fore/Aft Movement
4-Way Passenger Seat -inc: Manual Recline and Fore/Aft Movement	60-40 Folding Split-Bench Front Facing Fold-Up Cushion Rear Seat
Air filtration	Cloth 40/20/40 Split Bench Seat -inc: 20% locking center under-seat storage, center armrest, cupholder, storage, 4-way adjustable driver/passenger headrests and driver's side manual lumbar
Compass	Cruise control w/steering wheel controls
Day-night rearview mirror	Delayed Accessory Power
Digital/Analog Appearance	Driver And Passenger Visor Vanity Mirrors
Driver information center	Engine Compartment And Pickup Cargo Box Lights
Fade-to-off interior lighting	Fixed antenna
FordPass Connect 4G Mobile Hotspot Internet Access	Front And Rear Map Lights
Front center armrest w/storage	Front Cupholder
Full Carpet Floor Covering -inc: Carpet Front And Rear Floor Mats	Full cloth headliner
Full Overhead Console w/Storage and 3 12V DC Power Outlets	Full Overhead Console w/Storage, 3 12V DC Power Outlets and 1 120V AC Power Outlet
Gauges -inc: Speedometer, Odometer, Oil Pressure, Engine Coolant Temp, Tachometer, Transmission Fluid Temp, Engine Hour Meter, Trip Odometer and Trip Computer	HVAC -inc: Underseat Ducts
Illuminated locking glove box	Instrument Panel Covered Bin, Dashboard Storage, Driver / Passenger And Rear Door Bins and Locking 2nd Row Underseat Storage

Instrument Panel Covered Bin, Dashboard Storage, Driver / Passenger And Rear Door Bins, Locking 1st Row Underseat Storage and Locking 2nd Row Underseat Storage	Interior Trim -inc: Metal-Look Instrument Panel Insert and Chrome Interior Accents
Manual Adjustable Rear Head Restraints	Manual air conditioning
Manual tilt/telescoping steering column	Outside temp gauge
Perimeter alarm	Power 1st Row Windows w/Driver And Passenger 1-Touch Up/Down
Power door locks	Power Rear Windows
Radio w/Seek-Scan, Speed Compensated Volume Control and Radio Data System	Radio: AM/FM Stereo/MP3 Player -inc: 7 speakers
Rear cupholder	Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry and Panic Button
Seats w/Cloth Back Material	Securilock Anti-Theft Ignition (pats) Immobilizer
SiriusXM Radio -inc: a 6-month prepaid subscription and 1 I/P mounted center speaker, Services are not available in Alaska and Hawaii, SiriusXM audio and data services each require a subscription sold separately or as a package by SiriusXM Radio Inc, If you decide to continue service after your trial, the subscription plan you choose will automatically renew thereafter and you will be charged according to your chosen payment method at then-current rates, Fees and taxes apply, To cancel you must call SiriusXM at 1-866-635-2349, See SiriusXM Customer Agreement for complete terms at www.siriusxm.com, All fees and programming subject to change, SiriusXM and all related marks and logos are trademarks of SiriusXM Radio Inc	Smart Device Integration
Smart Device Remote Engine Start	SYNC 3 Communications & Entertainment System -inc: enhanced voice recognition, 8" LCD capacitive touch screen in center stack w/swipe capability, pinch-to-zoom capability included w/available voice-activated touchscreen navigation system, 4.2" productivity screen in IP cluster, AppLink, 911 Assist, Apple CarPlay and Android Auto capability and 2 smart charging USB-C ports
Trip computer	Urethane Gear Shifter Material
Wireless Phone Connectivity	

Mechanical

3.73 axle ratio	34 Gal. Fuel Tank
3470# Maximum Payload	4-Wheel Disc Brakes w/4-Wheel ABS, Front And Rear Vented Discs, Brake Assist and Hill Hold Control
50-State Emissions System	78-Amp/Hr 750CCA Maintenance-Free Battery w/Run Down Protection
Auto locking hubs	Class V Towing Equipment -inc: Hitch, Brake Controller and Trailer Sway Control
Electronic transfer case	Engine: 6.2L 2-Valve SOHC EFI NA V8 Flex-Fuel
Firm suspension	Front Anti-Roll Bar
Front Suspension w/Coil Springs	GVWR: 10,000 lb Payload Package
HD 200 Amp Alternator	HD shock absorbers
Hydraulic Power-Assist Steering	Part-Time Four-Wheel Drive
Single stainless steel exhaust	Solid axle rear suspension w/leaf springs
Trailer wiring harness	Transmission w/Oil Cooler
Transmission: TorqShift-G 6-Spd Auto w/SelectShift	

Safety

ABS And Driveline Traction Control	Advancetrac w/Roll Stability Control Electronic Stability Control (ESC) And Roll Stability Control (RSC)
Back-up camera	Collision Mitigation-Front
Driver Monitoring-Alert	Dual Stage Driver And Passenger Front Airbags
Dual Stage Driver And Passenger Seat-Mounted Side Airbags	Emergency Sos
Ford Co-Pilot360 - Blind Spot Information System (BLIS) Blind Spot	Ford Co-Pilot360 - Pre-Collision Assist with Automatic Emergency Braking (AEB) and Ford Co-Pilot360 - Cross-Traffic Alert
Lane Keeping Alert Lane Departure Warning	Mykey System -inc: Top Speed Limiter, Audio Volume Limiter, Early Low Fuel Warning, Programmable Sound Chimes and Beltminder w/Audio Mute

Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point and Height Adjusters	Rear child safety locks
Safety Canopy System Curtain 1st And 2nd Row Airbags	Side impact beams
Tire Specific Low Tire Pressure Warning	

Packages

5TH WHEEL/GOOSENECK HITCH PREP PACKAGE

-inc: 5 pickup bed attachment points w/plugs, 1 frame under-bed cross member and 1 integrated 7-pin connector on driver's side pickup bed wall, 5th wheel hitch compatibility: the 5th Wheel/Gooseneck Prep Package (53W) is compatible w/the factory orderable 5th Wheel Hitch Kits (15K and 15L) and dealer-installed Ford accessories 5th Wheel Hitch Kit by Reese - part #BC3Z-19D520-A (8ft box only), The prep package is also compatible w/Reese Signature Series 5th wheel hitch kits updated w/a new Leg Service Kit - part #BC3Z-A00A25-A (8ft box only), The 5th Wheel Hitch Kit (15K), 5th Wheel Hitch Kit (15L) and dealer-installed Ford accessories 5th Wheel Hitch Kit by Reese - part #BC3Z-19D520-A is not released to the short box (6.75ft box), NOTE: the short pickup box provides less clearance between the cab and 5th wheel trailer compared to long box pickups, The receiver centerline of the

FX4 OFF-ROAD PACKAGE

-inc: Hill Descent Control, Off-Road Specifically Tuned Shock Absorbers, front/rear, Transfer Case & Fuel Tank Skid Plates, Unique FX4 Off-Road Box Decal

XLT PREMIUM PACKAGE

-inc: 2 front chrome tow hooks, Body-Color Door Handles w/Chrome Insert, chrome tailgate handle, Autolock/Auto Unlock, 6" Angular Chrome Step Bars, Halogen Fog Lamps, Power-Adjustable Pedals, SecuriCode Driver's Side Keyless Entry Keypad, Reverse Sensing System, Unique Chrome Mirror Caps, Wheels: 18" Chrome PVD Aluminum, Heated Driver & Passenger Seats, 8-Way Power Driver's Seat, 2-way passenger adjuster, Chrome Exhaust Tip

Optional Equipment

ELECTRONIC-LOCKING W/3.31 AXLE RATIO	FIXED REAR-WINDOW W/DEFROST
FRONT & REAR WHEEL WELL LINERS (PRE-INSTALLED)	HALOGEN FOG LAMPS
POWERSCOPE TRAILER TOW MIRRORS W/HEAT	REAR CHMSL CAMERA
REVERSE SENSING SYSTEM	TRANSFER CASE & FUEL TANK SKID PLATES
UPFITTER SWITCHES (6)	VOICE-ACTIVATED TOUCHSCREEN NAVIGATION SYSTEM

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2020 Ford Super Duty F-250 | XLT 4 Door Crew Cab 7 Foot Bed | 6.7L 8 Cyl Diesel Turbocharged A 4WD

Comparable Vehicle Information

Search Radius used for this valuation: 300 miles from loss vehicle zip/postal code.
Typical Mileage for this vehicle: 69,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2020 Ford Super Duty F-250 Platinum 4 Door Crew Cab 7 Foot Bed A 4WD	105,316	75001	882 miles	\$58,995.00 List Price	\$52,458.40
2	2020 Ford Super Duty F-250 Lariat 4 Door Crew Cab 7 Foot Bed A 4WD	25,182	56374	472 miles	\$60,990.00 List Price	\$51,786.26
Base Value:						\$52,122.33

Loss Vehicle Adjustments

Loss vehicle: 2020 Ford Super Duty F-250 | XLT 4 Door Crew Cab 7 Foot Bed | 6.7L 8 Cyl Diesel Turbocharged A 4WD

Condition Adjustments

Condition Adjustment: -\$949.66

Overall Condition: 2.81-Good

Typical Vehicle Condition: 3.00

Category	Condition	Condition \$	Comments
Interior			
CARPET	2 Fair	-\$265.90	Multiple permanent soils and stains
HEADLINER	3 Good	\$0.00	No damage
DASH/CONSOLE	3 Good	\$0.00	Some permanent marks
SEATS	3 Good	\$0.00	Moderate wear
GLASS	3 Good	\$0.00	No damage
DOORS/INTERIOR PANELS	2 Fair	-\$177.27	4 minor trim missing floor mats
Exterior			
PAINT	3 Good	\$0.00	1 to 2 large scratches
BODY	3 Good	\$0.00	1 to 2 small dents
TRIM	3 Good	\$0.00	1 to 2 small impacts
VINYL/CONVERTIBLE TOP	Typical	\$0.00	
Mechanical			
ENGINE	3 Good	\$0.00	No missing components
TRANSMISSION	3 Good	\$0.00	No missing components
Tire	1 Poor	-\$506.49	RF 4 LF 4 RR 4 LR 4

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
EXTERIOR	AFTERMARKET WHEELS	INSTANT QUOTE	\$120.00
EXTERIOR	BED LINER (DROP-IN OR SPRAY)	INSTANT QUOTE	\$160.00
MECHANICAL	LIFT KIT - 5-12 INCH	INSTANT QUOTE	\$735.00
INTERIOR	WINDOW TINT (PARTIAL)	INSTANT QUOTE	\$20.00
EXTERIOR	RUNNING BOARDS - POWER	INSTANT QUOTE	\$645.00

Comparable Vehicles

Loss vehicle: 2020 Ford Super Duty F-250 | XLT 4 Door Crew Cab 7 Foot Bed | 6.7L 8 Cyl Diesel Turbocharged A 4WD

This comparable vehicle has been located through market research.

1	2020 Ford Super Duty F-250 Platinum 4 Door Crew Cab 7 Foot Bed A4WD	List Price: \$58,995.00
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VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FT8W2BT8LED01272	D01272	08/07/2025	75001	882 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
INDEPENDENT DEALER WEB LISTING	Projected Sold Adjustment			-\$1,490.67
CARSANDPICKUPS.COM	Vehicle Configuration Adjustment			-\$13,662.77
15051 E BELTWOOD PKWY,	Mileage	39,990	105,316	\$8,268.15
Addison, TX TX 75001	Equipment			
469-405-6614	5TH WHEEL/GOOSENECK HITCH PREP PACKAGE	Yes	No	\$388.87
	FX4 OFF-ROAD PACKAGE	Yes	Yes	\$10.41
	XLT PREMIUM PACKAGE	Yes	No	\$2,352.58
	ELECTRONIC-LOCKING W/3.31 AXLE RATIO	Yes	No	\$303.30
	FIXED REAR-WINDOW W/DEFROST	Yes	No	\$46.65
	FRONT & REAR WHEEL WELL LINERS (PRE-INSTALLED)	Yes	No	\$252.75
	POWERSCOPE TRAILER TOW MIRRORS W/HEAT	Yes	No	\$217.76
	REAR CHMSL CAMERA	Yes	No	\$155.55
	VOICE-ACTIVATED TOUCHSCREEN NAVIGATION SYSTEM	Yes	No	\$443.28
	240 AMP ALTERNATOR	No	Yes	-\$66.11
	397 AMP ALTERNATORS	No	Yes	-\$89.44
	ELECTRONIC-LOCKING W/3.55 AXLE RATIO	No	Yes	-\$303.30
	ENGINE BLOCK HEATER	No	Yes	-\$77.77
	PRO TRAILER BACKUP ASSIST - HIGH CAPACITY	No	Yes	-\$2,123.16
	TWIN PANEL POWER MOONROOF	No	Yes	-\$1,162.68
	Total Adjustments:			-\$6,536.60
	Adjusted Price:			\$52,458.40

Comparable Vehicle Package Details:
FX4 OFF-ROAD PACKAGE (TRANSFER CASE & FUEL TANK SKID PLATES)

Comparable Vehicle Option Details:
UPFITTER SWITCHES (6), 240 AMP ALTERNATOR, 397 AMP ALTERNATORS, ELECTRONIC-LOCKING W/3.55 AXLE RATIO, ENGINE BLOCK HEATER, PRO TRAILER BACKUP ASSIST - HIGH CAPACITY, TWIN PANEL POWER MOONROOF

This comparable vehicle has been located through market research.

2

2020 Ford Super Duty F-250 Lariat 4 Door Crew Cab 7 Foot Bed A4WD

List Price: \$60,990.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FT7W2BTXLEE80412	2022314	08/07/2025	56374	472 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
INDEPENDENT DEALER WEB LISTING	Projected Sold Adjustment			-\$1,465.80
GRANITE CITY MOTOR CAR	Vehicle Configuration Adjustment			-\$5,322.93
8055 COUNTY ROAD 75	Mileage	39,990	25,182	-\$1,447.16
Saint Joseph, MN MN 56374	Equipment			
320-316-2857	5TH WHEEL/GOOSENECK HITCH PREP PACKAGE	Yes	Yes	\$6.18
	FX4 OFF-ROAD PACKAGE	Yes	No	\$384.61
	XLT PREMIUM PACKAGE	Yes	No	\$2,908.49
	CAMPER PACKAGE	No	Yes	-\$151.85
	LARIAT ULTIMATE PACKAGE	No	Yes	-\$3,317.34
	VOICE-ACTIVATED TOUCHSCREEN NAVIGATION SYSTEM	Yes	LARIAT ULTIMATE PACKAGE	\$548.03
	FIXED REAR-WINDOW W/DEFROST	Yes	No	\$57.67
	POWERSCOPE TRAILER TOW MIRRORS W/HEAT	Yes	No	\$269.22
	UPFITTER SWITCHES (6)	Yes	No	\$158.65
	397 AMP ALTERNATORS	No	Yes	-\$110.57
	CUSTOMER-PLACED TRAILER CAMERA (PRE-INSTALLED)	No	Yes	-\$360.55
	QUAD BEAM LED HEADLAMPS & LED TAILLAMPS	No	Yes	-\$1,120.01
	RAPID-HEAT SUPPLEMENTAL CAB HEATER	No	Yes	-\$240.38
	Total Adjustments:			-\$9,203.74
	Adjusted Price:			\$51,786.26

Comparable Vehicle Package Details:

5TH WHEEL/GOOSENECK HITCH PREP PACKAGE

CAMPER PACKAGE

LARIAT ULTIMATE PACKAGE (VOICE-ACTIVATED TOUCHSCREEN NAVIGATION SYSTEM, LED BOX LIGHTING, REMOTE START SYSTEM, TAILGATE STEP & HANDLE)

Comparable Vehicle Option Details:

ELECTRONIC-LOCKING W/3.31 AXLE RATIO, FRONT & REAR WHEEL WELL LINERS (PRE-INSTALLED), REAR CHMSL CAMERA, 397 AMP ALTERNATORS, CUSTOMER-PLACED TRAILER CAMERA (PRE-INSTALLED), QUAD BEAM LED HEADLAMPS & LED TAILLAMPS, RAPID-HEAT SUPPLEMENTAL CAB HEATER

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2020 Ford Super Duty F-250 XLT	4 Door Crew Cab 7 Foot Bed 6.7L 8 Cyl Diesel Turbocharged 4WD	\$56,373.00
2020 Ford Super Duty F-250 Platinum	4 Door Crew Cab 7 Foot Bed A 4WD	\$76,490.00
2020 Ford Super Duty F-250 Lariat	4 Door Crew Cab 7 Foot Bed A 4WD	\$62,713.00

Valuation Notes

Research Performed By
Total Loss Service Center

User Submitted Comp-1FT8W2BT8LED01272-Attachade as Comp 1
User Submitted Comp-1FT7W2BTXLEE80412-Attachade as Comp 2
User Submitted Comp-1FT8W2BT0LEC36434-Not used Maximum Number of Comparables Used on Report
User Submitted Comp-1FT8W2BTXLED54880-Not used Maximum Number of Comparables Used on Report
User Submitted Comp-1FT7W2BT2LEE01136-Rejected-Missing phone number

Research Performed by:
Total Loss Service Center

User Submitted Comp - \$58,995 - Attached as Comp #1
User Submitted Comp - \$60,270 - Attached as Comp #2

User Submitted Comp - \$74,000 - Rejected - Ad No Longer Available
User Submitted Comp - \$60,000 - Rejected - Ad No Longer Available

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.)
- Vehicle Configuration Adjustment- an adjustment for differences in configuration between the comparable vehicle and the loss vehicle (for example, differences in trim).
- 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.