

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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DOMINICK VOLINO, JOHN PLOTTS,
KEVIN LUKASIK, LORENZO COSTA,
ZACHARY GOODIER, and JAMES ENGLAND
on behalf of themselves and all
others similarly situated.

Plaintiffs,

-v-

Case No. 21 Civ. 6243 (LGS) (SDA)

PROGRESSIVE CASUALTY INSURANCE
COMPANY, PROGRESSIVE ADVANCED
INSURANCE COMPANY,
PROGRESSIVE MAX INSURANCE
COMPANY, and
PROGRESSIVE SPECIALTY INSURANCE CO.

Defendant

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SECOND AMENDED CLASS ACTION COMPLAINT

Dominick Volino, John Plotts, Kevin Lukasik, Lorenzo Costa, Zachary Goodier, and James England (“Plaintiffs”) bring this class action on behalf of themselves and all others similarly situated, by and through undersigned counsel, and for their Complaint against Progressive Casualty Insurance Company (“Progressive Casualty”); Progressive Advanced Insurance Company (“Progressive Advanced”); Progressive Max Insurance Company (“Progressive Max”); and Progressive Specialty Insurance Company, (“Progressive Specialty”) (collectively “Defendants” or “Progressive”) state and allege as follows:

INTRODUCTION

1. This is a class action on behalf of Plaintiffs and all other similarly situated claimants in New York who received a payment for the loss of a totaled vehicle from Defendants, where Defendants used valuation reports prepared by Mitchell International, Inc. (“Mitchell”) to

determine the actual cash value of the loss vehicles. By using these valuation reports, Defendants systemically thumb the scale when calculating the actual cash value of claimants' loss vehicles by applying so-called "Projected Sold Adjustments" that are: (a) deceptive and unexplained; (b) contrary to appraisal standards and methodologies; (c) not based in fact, as they are contrary to the used car industry's market pricing and inventory management practices; (d) not applied by the major competitor of Defendants' vendor Mitchell; and (e) on information and belief, not applied by Defendants and Mitchell to insureds in other states like California.

2. When valuing total loss claims for vehicles, it is improper for an automobile insurance company, such as Progressive, to undervalue and underpay the claims by manipulating the data used to determine the actual cash value of the vehicles. Specifically, under their insurance policy terms and applicable New York law, Defendants have a duty to pay, and represent that they will pay, the actual cash value of a loss vehicle when adjusting total loss claims. Notwithstanding these obligations and representations, Defendants fail to fulfill this obligation by using a valuation process that employs improper and unreasonable adjustments to reduce the value of comparable vehicles specified in the valuation reports, which in turn reduces the valuation of the total loss vehicles and the claim payment to the insured/claimant.

3. Specifically, Defendants, through Mitchell, systemically apply a so-called "Projected Sold Adjustment" that results in a significant downward adjustment to the base values of the comparable vehicles used to calculate the actual cash value of Plaintiffs' and Class members' total loss vehicles. This reduction is contrary to appraisal standards and methodologies and is not based in fact, as it is contrary to the used car industry's market pricing and inventory management practices. The adjustment is applied to each of the comparable vehicles on top of adjustments for differences such as mileage, options, and equipment. The only purported explanation for the

downward adjustment appears on the last page of the valuation reports and is a general, nondescript statement claiming that the reduction is to “reflect consumer purchasing behavior (negotiating a different price than the listed price).” Exhibit 1 at p. 7; Exhibit 2 at p. 8.

4. This pattern and practice of undervaluing comparable and total loss vehicles when paying automobile total loss claims through the systemic use of these invalid and deceptive adjustments, which benefits the insurer at the expense of the insured, violates Defendants’ policies with their insureds and New York General Business Law § 349 (“GBL”).

JURISDICTION AND VENUE

5. Minimal diversity exists under the Class Action Fairness Act (“CAFA”), 28 U.S.C. §§ 1332(d), 1441(a)-(b), and 1453. Plaintiffs and the proposed class members are citizens of the State of New York. Each Defendant is a Delaware Corporation that has its corporate headquarters in Mayfield Village, OH, and, at all relevant times hereto, each Defendant was engaged in the business of marketing and selling insurance policies and adjusting insurance claims in the State of New York.

6. Plaintiffs estimate that there are more than 100 putative class members, and the aggregate compensatory damages (in the amount of the Projected Sold Adjustments that were deceptively deducted), claimed by Plaintiffs and the Class are estimated in good faith to exceed \$5,000,000.

7. Venue is proper in this District under 28 U.S.C. § 1391, as a substantial portion of the conduct giving rise to Plaintiffs’ claims occurred in this District, and Defendants transact business in this District.

PARTIES

8. Plaintiff Dominick Volino resides in Dutchess County, New York. On or about January 12, 2021, Plaintiff Volino was in a car wreck with a Progressive insured, and Defendants deemed his vehicle to be a total loss.

9. Plaintiff John Plotts resides in Wayne County, New York. At all relevant times, Plaintiff Plotts was contracted with Progressive for automobile insurance. On or about September 22, 2020, Plaintiff Plotts was in a car wreck and Defendants deemed his vehicle to be a total loss.

10. Plaintiff Kevin Lukasik resides in Saratoga County, New York. At all relevant times, Plaintiff Lukasik was contracted with Progressive for automobile insurance. On or about February 27, 2019, Plaintiff Lukasik was in a car wreck and Defendants deemed his vehicle to be a total loss.

11. Plaintiff Lorenzo Costa resides in Suffolk County, New York. At all relevant times, Plaintiff Costa was contracted with Progressive for automobile insurance. On or about May 28, 2020, Plaintiff Costa was in a car wreck and Defendants deemed his vehicle to be a total loss.

12. Plaintiff Zachary Goodier resides in Niagara County, New York. At all relevant times, Plaintiff Goodier was contracted with Progressive for automobile insurance. On or about June 18, 2018, Plaintiff Plotts was in a car wreck and Defendants deemed his vehicle to be a total loss.

13. Plaintiff James England resides in Fulton County, New York. On or about June 20, 2020, Plaintiff England was in a car wreck with a Progressive insured, and Defendants deemed his vehicle to be a total loss.

14. Defendant Progressive Casualty has its corporate headquarters located at 6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143. According to the Progressive website¹, Progressive Casualty, in coordination with other affiliated entities within the Progressive Group, conducts business in New York and throughout the country under the brand Progressive, or the Progressive Group of Insurance Companies, underwriting auto insurance to over 20 million drivers countrywide. The 2019 Annual Report for Progressive Corporation reported \$37.6 billion in net premiums written by Progressive Corporation and its subsidiaries. Exhibit 7 at p. 2. In the state of New York, Progressive Casualty underwrites auto insurance in coordination with other Progressive Group entities, all of which are registered with the New York Department of Financial Services under the same Group Number (155), Group Name (“Progressive Group”), with the same website (<https://www.progressive.com>), and the same address (6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143). The Progressive Group entities issuing auto insurance policies in the State of New York include: Progressive Casualty Insurance Company, Progressive Advanced Insurance Company, Progressive Specialty Insurance Company, Progressive Max Insurance Company, Progressive Northwestern Insurance Company, Progressive Direct Insurance Company, and Progressive Northern Insurance Company.

15. Upon information and belief, Progressive Casualty performs all material insurance operations related to auto insurance policies underwritten by Progressive Group entities in the State of New York. Most relevant to this action, Progressive Casualty manages and implements the adjustment of total loss automobile claims made on policies of insurance issued by it and any Progressive Group entities in New York, pursuant to the same policies and practices, by the same adjustor employees working in the same claims centers, utilizing a single website

¹ <https://www.progressive.com/auto/>.

(www.progressive.com), and using the same address, telephone number, trademarks and letterhead on correspondence. Consistent with these common adjustment policies, practices, and employees, job postings at the Progressive website refer throughout to “Progressive” as the entity advertising for employment. Exhibit 8.

16. As detailed at the Progressive website, Progressive Casualty investigates, handles, and adjusts all insurance claims using the same policies and procedures, regardless which Progressive Group entities were identified or disclosed in the relevant policy. *See* Exhibit 9. These common policies and procedures, implemented by the same adjustor employees, apply specifically to the adjustment of claims for actual cash value when a total loss is covered by the policy. *Id.*

17. Upon further information and belief: (a) Progressive Casualty is the custodian of record for material documents for all Progressive Group entities, Progressive Corporation, and all of Progressive Corporation’s subsidiaries; (b) Progressive Casualty maintains claim information for all auto claims within the same computer systems, regardless which Progressive Group entities are directly involved in the underwriting and issuance of the relevant policy; (c) Progressive Casualty employed and paid the adjusters who adjusted Plaintiffs’ and the putative Classes’ total loss claims; (d) Progressive Casualty (on behalf of all Progressive Group entities) entered into a single contractual arrangement with Mitchell to determine actual cash value covering all claims involving or related to Progressive insureds; and (e) Progressive Casualty was directly involved in the wrongdoing alleged herein as the adjustor of the total loss claims.

18. Consistent with marketing, selling, and adjusting insurance under the same Progressive brands and trademarks, out of the same corporate headquarters and regional offices, and via the same website (www.progressive.com), Progressive Casualty and the other Defendants

issue and underwrite insurance policies with no material differences relevant to the claims in this action, regardless which Progressive Group entity may be identified on the insurance policy.

19. Consistent with these claim practices, each of the Plaintiffs' valuation reports refer only to the Progressive Group of Insurance Companies, without reference to any individual Progressive Group entity. Exhibits 1-6. Similarly, each Plaintiff's Settlement Summary references only the Progressive Group of Insurance Companies. Exhibit 10-15.

20. Consistent with all the above, the terms of service for the Progressive website defines "Progressive" as Progressive Casualty Insurance Company and its affiliated companies;² Progressive Casualty is the owner of at least 207 trademarks utilized commonly by the Progressive Group entities (Exhibit 16); and Progressive Casualty is the owner of at least 19 patents related to how it processes insurance claims and performs other insurance marketing and management functions on behalf of the Progressive Group entities. Exhibit 17.

21. Defendant Progressive Advanced has its corporate headquarters located at 6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143. Progressive Advanced issues insurance policies in New York and is registered with the New York Department of Financial Services under the same Group Number (155), Group Name ("Progressive Group"), with the same website (<https://www.progressive.com>), and the same address (6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143) as Progressive Casualty, Progressive Max, and Progressive Specialty.

22. Defendant Progressive Max has its corporate headquarters located at 6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143. Progressive Max issues insurance policies in New York and is registered with the New York Department of Financial Services under the same Group

² <https://www.progressive.com/copyright/>

Number (155), Group Name (“Progressive Group”), with the same website (<https://www.progressive.com>), and the same address (6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143) as Progressive Casualty, Progressive Advanced, and Progressive Specialty.

23. Defendant Progressive Specialty has its corporate headquarters located at 6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143. Progressive Specialty issues insurance policies in New York and is registered with the New York Department of Financial Services under the same Group Number (155), Group Name (“Progressive Group”), with the same website (<https://www.progressive.com>), and the same address (6300 Wilson Mills Rd, W33, Mayfield Village, OH 44143) as Progressive Casualty, Progressive Advanced, and Progressive Max.

FACTUAL ALLEGATIONS

24. On January 12, 2021, Plaintiff Volino was involved in a car wreck and sustained physical damage to his vehicle. The driver of the other vehicle had a policy of insurance issued by Progressive Max in coordination with Progressive Casualty.

25. On September 22, 2021, Plaintiff Plotts was involved in a car wreck and sustained physical damage to his vehicle. At the time of the car wreck, Plaintiff Plotts was contracted with Progressive for automobile insurance through a policy underwritten by Progressive Advanced in coordination with Progressive Casualty.

26. On February 27, 2019, Plaintiff Lukasik was involved in a car wreck and sustained physical damage to his vehicle. At the time of the car wreck, Plaintiff Lukasik was contracted with Progressive Casualty for automobile insurance.

27. On May 28, 2020, Plaintiff Costa was involved in a car wreck and sustained physical damage to his vehicle. At the time of the car wreck, Plaintiff Costa was contracted with

Progressive for automobile insurance through a policy underwritten by Progressive Specialty in coordination with Progressive Casualty.

28. On June 18, 2018, Plaintiff Goodier was involved in a car wreck and sustained physical damage to his vehicle. At the time of the car wreck, Plaintiff Goodier was contracted with Progressive for automobile insurance through a policy underwritten by Progressive Advanced in coordination with Progressive Casualty.

29. On January 18, 2020, Plaintiff England was involved in a car wreck and sustained physical damage to his vehicle. The driver of the other vehicle had a policy of insurance issued by Progressive Specialty in coordination with Progressive Casualty.

30. Like all members of the putative Classes, each Plaintiff made a property damage claim to Defendants.

31. Pursuant to the same policies and procedures, Defendants declared each Plaintiff's vehicle to be a total loss and purported to offer each of them the actual cash value of their loss vehicles, as they promised and represented they would under the uniform provisions of its insurance policies and New York law.

32. When calculating their valuations and claims payments, Defendants systemically employ a routine "total loss settlement process." The process has no material differences relevant to this action, regardless of whether it involves first-party or third-party claimants or which Progressive Group entities were directly involved in the issuance of the relevant policy. *See, e.g.*, Exhibit 5. This process involves obtaining a "Vehicle Valuation Report" from Mitchell and then using and relying upon the valuation provided by Mitchell to determine the benefit payment under the policy. Defendants provided a Mitchell Vehicle Valuation Report for Mr. Volino on January 21, 2021. *See* Exhibit 1. Similarly, Defendants provided a Mitchell Vehicle Valuation Report for

Mr. Plotts on September 28, 2020, s Exhibit 2; for Mr. Lukasik on March 1, 2019, Exhibit 3; for Mr. Costa on June 24, 2020, Exhibit 4; for Mr. Goodier on June 21, 2018, Exhibit 5; and for Mr. England on June 20, 2020, Exhibit 6.

33. The Mitchell Vehicle Valuation Reports used by Defendants during the relevant period followed the same process, provided and disclosed the same or substantially the same material information, and presented that material information in the same or substantially the same format. These valuation reports purport to contain values for comparable vehicles recently sold or for sale in the claimant's geographic area. The reports also contain a purported valuation for the loss vehicle based upon advertisements for comparable vehicles listed in the report. The report then adjusts the advertised prices of those comparable vehicles to account for differences in equipment, mileage, and vehicle configuration. Exhibit 1 at p. 7; Exhibit 2 at p. 8; Exhibit 3 at p. 7; Exhibit 4 at p. 9; Exhibit 5 at p. 10; Exhibit 6 at p. 7.

34. In addition, however, the valuation reports used by Defendants make a further adjustment to each loss vehicle called a "Projected Sold Adjustment." For Plaintiff Volino, Projected Sold Adjustments in the amounts of -\$707.00, -\$342.00, and -\$707.00, respectively, were applied to each of the three comparable vehicles. Exhibit 1 at pp. 5-6. For Plaintiff Plotts, Projected Sold Adjustments in the amounts of -\$801.00, -\$680.00, and -\$927.00, respectively, were applied to each of the three comparable vehicles. Exhibit 2 at pp. 5-6. For Plaintiff Lukasik, Projected Sold Adjustments in the amounts of -\$818.00, -\$643.00, and -\$819.00, respectively, were applied to the second, third, and fourth comparable vehicles. Exhibit 3 at pp. 5-6. For Plaintiff Costa, Projected Sold Adjustments in the amounts of -\$1,022.00, -\$1,336.00, and -\$1,247.00, respectively, were applied to each of the three comparable vehicles. Exhibit 4 at pp. 5-7. For Plaintiff Goodier, Projected Sold Adjustments in the amounts of -\$928.00, -\$818.00, -\$819.00, -

\$727.00, -\$868.00, -\$574.00, respectively, fifth, sixth, seventh, eighth, ninth, and tenth comparable vehicles. Exhibit 5 at pp. 7-9. For Plaintiff England, Projected Sold Adjustments in the amounts of -\$535.00, -\$350.00, -\$374.00, and -\$385.00, respectively, were applied to each of the four comparable vehicles. Exhibit 6 at pp. 5-6.

35. Defendants provide no data specific to the comparable vehicles or any explanation of industry practices in its valuation reports to support *any* Projected Sold Adjustment, much less the specific downward adjustments used in Plaintiffs' valuation reports. Instead, the *only* explanation is buried on the last page of each report, stating in full: "Projected Sold Adjustment – an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price)." Exhibit 1 at p. 7; Exhibit 2 at p. 8; Exhibit 3 at p. 7; Exhibit 4 at p. 9; Exhibit 5 at p. 10; Exhibit 6 at p. 7.

36. Defendants' Projected Sold Adjustments are deceptive. As part of a deceptive practice to lower the value of property claims, Defendants do not do what they say they will do – pay actual cash value. Moreover, as described above, Defendants provide no explanation or justification for the Projected Sold Adjustment, much less the specific amount applied, other than the speculation that it "reflect[s] consumer behavior." Exhibit 1 at p. 7; Exhibit 2 at p. 8; Exhibit 3 at p. 7; Exhibit 4 at p. 9; Exhibit 5 at p. 10; Exhibit 6 at p. 7.

37. In truth, Defendants' Projected Sold Adjustments do not reflect market realities (the context in which "consumer behavior" occurs) and run contrary to customary automobile dealer practices and inventory management, where list prices are priced to market to reflect the intense competition in the context of internet pricing and comparison shopping. A negotiated price discount would be highly atypical and therefore is not proper to include in determining actual cash value. The inclusion of this significant downward adjustment purportedly to "reflect consumer

purchasing behavior” is particularly improper in the context of this action—insureds who have suffered a total loss of their vehicle and need to procure a replacement and have limited time to search out the illusory opportunity to obtain the below-market deal Defendants assume always exists without any explanation or support.

38. Defendants’ Projected Sold Adjustments are contrary to appraisal standards. There are multiple generally-recognized and acceptable methodologies for determining actual cash value, including use of comparable vehicles. Defendants begin the process of valuing loss vehicles using comparative methodology but improperly deviate from that process by thumbing the scales in favor of Progressive. Defendants document the loss vehicle’s and each comparable vehicle’s mileage, options, and trim, which are compared in the report, and make dollar adjustments accordingly. Plaintiffs do not challenge these documented adjustments. At this stage of the process, Defendants abandon the comparative methodology and apply adjustments that are contrary to proper appraisal methodologies for determining actual cash value. Appraisers use advertised prices and only make adjustments based on observed and verifiable data; appraisal standards do not permit arbitrary adjustments from the advertised price based upon undocumented and unverifiable projections.

39. The impropriety and arbitrariness of Defendants’ Projected Sold Adjustments are further demonstrated by the fact that Mitchell’s primary competitor in providing valuation reports to insurance companies—CCC Intelligent Solutions—does not apply projected sold adjustments in this manner. Instead, CCC Intelligent Solutions uses list prices.

40. On information and belief, the impropriety and arbitrariness of Defendants’ Projected Sold Adjustments are further demonstrated by the fact that Progressive Group entities do not apply these adjustments when valuing total losses in California. There is no justification for

applying these adjustments when valuing total losses in New York while not subjecting California claimants to the same negative adjustments.

41. Plaintiffs and each member of the classes were damaged by Defendants' application of these Projected Sold Adjustments because they were not paid the actual cash value they would have received had Defendants applied proper methodologies and appraisal standards.

42. Were it not for this deceptive and improper adjustment, the "Base Value" in each valuation report would have been higher, resulting in a higher "settlement value" and in turn a higher payment by Defendants for actual cash value. Specifically, for Plaintiff Volino, were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would have been \$585.33 higher, before adding the related increase in payments for applicable sales taxes. Specifically, for Plaintiff Plotts, were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would have been \$802.67 higher, before adding the related increase in payments for applicable sales taxes. For Plaintiff Lukasik, were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would have been \$569.99 higher, before adding the related increase in payments for applicable sales taxes. For Plaintiff Costa, were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would have been \$1,201.66 higher, before adding the related increase in payments for applicable sales taxes. For Plaintiff Goodier, were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would have been \$473.40 higher, before adding the related increase in payments for applicable sales taxes. were it not for this deceptive and improper adjustment, the payment of actual cash value by Defendants would

have been \$411.00 higher, before adding the related increase in payments for applicable sales taxes.³

CLASS ALLEGATIONS

43. This action is brought by Plaintiffs as a class action, on their own behalf and on behalf of all others similarly situated, under Rule 23 of the Federal Rules of Civil Procedure, for damages, plus interest, costs, and attorney's fees. Plaintiffs seek certification of this action as a class action on behalf of the following Classes:

Breach of Contract Class (Against Progressive Casualty): All persons who made a first-party claim on a policy of insurance issued by Progressive Casualty or Progressive Casualty and any Progressive Group entity to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

Breach of Contract Subclass I (Against Progressive Casualty and Progressive Advanced): All persons who made a first-party claim on a policy of insurance issued by Progressive Casualty and Progressive Advanced to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

Breach of Contract Subclass II (Against Progressive Casualty and Progressive Specialty): All persons who made a first-party claim on a policy of insurance issued by Progressive Casualty and Progressive Specialty to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

³ The dollar amount of Defendants' underpayment to each Plaintiff was calculated as the difference in the "Base Value" without application of the improper Projected Sold Adjustments and the "Base Value" as calculated by Mitchell.

Gen. Bus. Law § 349 Class (Against Progressive Casualty): All persons who made a claim on a policy of insurance issued by Progressive Casualty or and Progressive Casualty and any Progressive Group entity to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

Gen. Bus. Law § 349 Subclass I (Against Progressive Casualty and Progressive Advanced): All persons who made a claim on a policy of insurance issued by Progressive Casualty and Progressive Advanced to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

Gen. Bus. Law § 349 Subclass II (Against Progressive Casualty and Progressive Max): All persons who made a claim on a policy of insurance issued by Progressive Casualty and Progressive Max to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

Gen. Bus. Law § 349 Subclass III (Against Progressive Casualty and Progressive Specialty): All persons who made a claim on a policy of insurance issued by Progressive Casualty and Progressive Specialty to a New York resident who, from the earliest allowable time through the date of resolution of this action, received compensation for the total loss of a covered vehicle, where that compensation was based on a valuation report prepared by Mitchell and the actual cash value was decreased based upon Projected Sold Adjustments to the comparable vehicles used to determine actual cash value.

44. Plaintiffs reserve the right to amend or modify the Class definitions.

45. Excluded from the Classes are the Defendants, any parent, subsidiary, or control person of the Defendants, as well as the officers and directors of the Defendants and the immediate family members of any such person. Also excluded is any judge who may preside over this cause of action.

46. **Numerosity (Rule 23(a)(1)).** The exact number of the Classes, as herein identified and described, is not known, but it is estimated to be in the thousands if not tens of thousands. Accordingly, the Classes are so numerous that joinder of individual members herein is impracticable.

47. **Commonality (Rule 23(a)(2)).** There are common questions of law and fact in the action that relate to and affect the rights of each member of the Classes and the relief sought is common to the entire class. In particular, the common questions of law and fact include:

- a. Whether Defendants systemically used Mitchell's Vehicle Valuation Reports in adjusting total loss claims to determine actual cash value;
- b. Whether the Mitchell Vehicle Valuation Reports included Projected Sold Adjustments to the value of the comparable vehicles that reduced the base value, and thus the claim amount paid by Defendants for the actual cash value of Plaintiffs' and Class members' total loss vehicles;
- c. Whether representing to claimants that the Mitchell valuation equated with the total loss vehicle's actual cash value was deceptive;
- d. Whether Defendants' deceptive acts and improper practices injured Plaintiffs and members of the Classes;
- e. Whether Defendants' acts violated their obligations under the policy of insurance;
- f. Whether Plaintiffs and the Classes are entitled to compensatory damages, and if so, the calculation of damages; and
- g. Whether Plaintiffs and members of the Classes are entitled to an injunction restraining Progressive's future deceptive acts and practices.

48. **Typicality (Rule 23(a)(3)).** The claims of the Plaintiffs, who are representative of the Classes herein, are typical of the claims of the proposed Classes, in that the claims of all members of the proposed Classes, including the Plaintiffs, depend on a showing of the acts of Progressive giving rise to the right of Plaintiffs to the relief sought herein. There is no conflict between the individually named Plaintiffs and the other members of the proposed Classes with respect to this action, or with respect to the claims for relief set forth herein.

49. **Adequacy (Rule 23(a)(4)).** The named Plaintiffs are the representative parties for the Classes, and are able to, and will fairly and adequately, protect the interests of the Classes. The attorneys for the Plaintiffs and the Classes are experienced and capable in complex civil litigation, insurance litigation, and class actions.

50. **Predominance & Superiority (Rule 23(b)(3)).** Class certification is appropriate under Rule 23 because the common questions of law and fact in this case predominate over questions affecting only individual members of the Classes, and a class action is the superior method for fair and efficient adjudication of the controversy. The likelihood that individual members of the Classes will prosecute separate action is remote due to the time and expense necessary to conduct such litigation. The class action procedure would permit a large number of injured persons to prosecute their common claims in a single forum simultaneously, efficiently, and without unnecessary duplication of evidence and effort. Class treatment also would permit the adjudication of claims by class members whose claims are too small and complex to individually litigate against a large corporate defendant.

51. **Final Declaratory or Injunctive Relief (Rule 23(b)(2)).** Plaintiffs also satisfy the requirements for maintaining a class action under Rule 23(b)(2). Defendant has acted or refused

to act on grounds that apply generally to the proposed Classes, making final declaratory or injunctive relief appropriate with respect to the proposed Classes as a whole.

52. **Particular Issues (Rule 23(c)(4)).** Plaintiffs also satisfy the requirements for maintaining a class action under Rule 23(c)(4). Their claims consist of particular issues that are common to all members of the Classes and are capable of class-wide resolution that will significantly advance the litigation.

FIRST CAUSE OF ACTION
BREACH OF CONTRACT

(ON BEHALF OF PLAINTIFFS PLOTTS, LUKASIK, COSTA, GOODIER, AND MEMBERS
OF THE BREACH OF CONTRACT CLASS AND THE BREACH OF CONTRACT
SUBCLASS I AND SUBCLASS II)

53. Plaintiffs hereby repeat and reallege all preceding paragraphs contained herein.

54. This cause of action is asserted on behalf of Plaintiffs Plotts, Lukasik, Costa, Goodier, and members of the Breach of Contract class against Progressive Casualty. This cause of action is asserted on behalf of Plaintiff Plotts, Plaintiff Goodier, and members of the Breach of Contract Subclass I against Progressive Casualty and Progressive Advanced. This cause of action is asserted on behalf of Plaintiff Costa and members of the Breach of Contract Subclass II against Progressive Casualty and Progressive Specialty.

55. Plaintiffs Plotts, Lukasik, Costa, and Goodier each made a claim for property damage on his Progressive insurance policy.

56. At the time of his claim, Plaintiff Plotts was party to an insurance contract requiring Progressive Casualty and Progressive Advanced to handle, adjust, and pay insureds the actual cash value of their total loss claim.

57. Before making his claim, and in the time since, Plaintiff Plotts has performed all obligations under his policy of insurance and was entitled to the benefits he contracted for in that policy.

58. At the time of his claim, Plaintiff Lukasik was party to an insurance contract requiring Progressive Casualty to handle, adjust, and pay insureds the actual cash value of their total loss claim.

59. Before making his claim, and in the time since, Plaintiff Lukasik has performed all obligations under his policy of insurance and was entitled to the benefits he contracted for in that policy.

60. At the time of his claim, Plaintiff Costa was party to an insurance contract requiring Progressive Casualty and Progressive Specialty to handle, adjust, and pay insureds the actual cash value of their total loss claim.

61. Before making his claim, and in the time since, Plaintiff Costa has performed all obligations under his policy of insurance and was entitled to the benefits he contracted for in that policy.

62. At the time of his claim, Plaintiff Goodier was party to an insurance contract requiring Progressive Casualty and Progressive Advanced to handle, adjust, and pay insureds the actual cash value of their total loss claim.

63. Before making his claim, and in the time since, Plaintiff Goodier has performed all obligations under his policy of insurance and was entitled to the benefits he contracted for in that policy.

64. Through the use of improper and unfounded Projected Sold Adjustments in Mitchell vehicle valuation reports, as detailed above, Defendants Progressive Casualty and

Progressive Advanced handled, adjusted, and paid Plaintiff Plotts's claim, Plaintiff Lukasik's claim, Plaintiff Costa's claim, Plaintiff Goodier's claim, and the claims of the members of the proposed Breach of Contract Class and Subclass, for less than the actual cash value required by the insurance contract.

65. As a direct result of Defendants Progressive Casualty's, Progressive Advanced's, and Progressive Specialty's breaches, Plaintiff Plotts and members of the Breach of Contract Class and Subclass sustained actual damages. Plaintiff Plotts's damages are at least \$802.67 (before calculation of additional sales tax benefits), plus pre-judgment and post-judgment interest. Plaintiff Lukasik's damages are at least \$569.99 (before calculation of additional sales tax benefits), plus pre-judgment and post-judgment interest. Plaintiff Costa's damages are at least \$1,201.66 (before calculation of additional sales tax benefits), plus pre-judgment and post-judgment interest. And Plaintiff Goodier's damages are at least \$473.40 (before calculation of additional sales tax benefits), plus pre-judgment and post-judgment interest.

SECOND CAUSE OF ACTION

VIOLATION OF N.Y. GEN. BUS. LAW § 349

(ON BEHALF OF PLAINTIFFS AND MEMBERS OF THE GEN. BUS. LAW § 349 CLASS
AND THE GEN. BUS. LAW § 349 SUBCLASS I, SUBCLASS II, and SUBCLASS III)

66. Plaintiffs hereby repeat and reallege all preceding paragraphs contained herein.

67. This cause of action is asserted on behalf of Plaintiffs and members of the Gen. Bus. Law § 349 Class against Progressive Casualty. This cause of action is asserted on behalf of Plaintiff Plotts, Plaintiff Goodier, and members of the Gen. Bus. Law § 349 Subclass I against Progressive Casualty and Progressive Advanced. This cause of action is asserted on behalf of Plaintiff Volino and members of the Gen. Bus. Law § 349 Subclass II against Progressive Casualty and Progressive Max. This cause of action is asserted on behalf of Plaintiff Costa, Plaintiff

England, and members of the Gen. Bus. Law § 349 Subclass III against Progressive Casualty and Progressive Specialty.

68. Plaintiffs made claims for property damage to Progressive.

69. New York General Business Law § 349(a) provides: “Deceptive acts or practices in the conduct of any business, trade or commerce in the furnishing of any service in this state are hereby declared unlawful.”

70. The acts and practices alleged herein are deceptive and were carried out in the conduct of Defendants’ business. The use of unfounded and arbitrary Projected Sold Adjustments as a means of undervaluing claimants’ total loss claims has the capacity to and does deceive and injure consumers. Defendants do not do what their policies says they will do – pay actual cash value. Moreover, as described above, Defendants provide no explanation or justification for the Projected Sold Adjustment, much less the specific amount applied, other than the vague and unsupported speculation that it purportedly “reflect[s] consumer behavior.”

71. Defendants used these unsupported misrepresentations about “consumer purchasing behavior” to systematically undervalue and, in turn, underpay Plaintiffs’ total loss claims as well as the total loss claims of members of the proposed Gen. Bus. Law § 349 Class and Subclasses.

72. Defendants used valuation reports that systematically misrepresent and undervalue the actual cash value of claimants’ loss vehicles. The reports make Projected Sold Adjustments that are arbitrary and unfounded. These adjustments are used to reduce the valuation of claimants’ loss vehicles. Defendants, in turn, use these reports as the basis for offering claimants what they, deceptively, purport to be the actual cash value of the totaled vehicles.

73. Here, Defendants misrepresented the actual cash value of each Plaintiffs totaled vehicle, paying, before calculation of additional sales tax benefits, Plaintiff Volino at least \$585.34 less than the actual cash value to which he was entitled, Plaintiff Plotts at least \$802.67 less than the actual cash value to which he was entitled, Plaintiff Lukasik at least \$569.99 less than the actual cash value to which he was entitled, Plaintiff Costa at least \$1,201.66 less than the actual cash value to which he was entitled, Plaintiff Goodier at least \$473.40 less than the actual cash value to which he was entitled, and Plaintiff England at least \$411.00 less than the actual cash value to which he was entitled.

74. As a result of Defendants' actions, Plaintiffs and members of the Gen. Bus. Law § 349 Class and Subclasses incurred damages, including actual damages in the amount their loss vehicle valuations were reduced through the use of Projected Sold Adjustments, applicable tax calculation adjustments, statutory damages under N.Y. Gen. Bus. Law § 349(h) where applicable, treble damages up to \$1,000 under N.Y. Gen. Bus. Law § 349(h) where applicable, and pre-judgment interest.

75. Plaintiffs and members of the N.Y. Gen. Bus. Law § 349 Class and Subclasses are entitled to reasonable attorney's fees upon prevailing pursuant to Gen. Bus. Law § 349(h).

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs, individually and on behalf of all others similarly situated, respectfully request that this Court:

- a) determine that this action may be maintained as a class action under Rule 23 of the Federal Rules of Civil Procedure, certify the proposed Classes for class treatment, appoint Plaintiffs as class representatives for each class, and appoint undersigned counsel as Class Counsel;

- b) enter an order finding that Defendants' actions described herein constitute breaches of the express terms of its policies of insurance;
- c) enter an order finding that Defendants' actions described herein constitute violations of N.Y. Gen. Bus. Law § 349;
- d) award Plaintiffs and members of the Classes actual damages according to proof;
- e) award Plaintiffs and members of the Gen. Bus. Law §349 Class and Gen. Bus. Law §349 Subclasses, alternatively, statutory damages and treble damages up to \$1,000 pursuant to N.Y. Gen. Bus. Law § 349(h);
- f) enter an injunction restraining Defendants' use of deceptive and unfounded Projected Sold Adjustments in determining the actual cash value of total loss vehicles;
- g) award pre-judgment and post-judgment interest at the maximum rate permitted by applicable law;
- h) award reasonable attorney's fees and litigation costs and expenses pursuant to applicable law, including N.Y. Gen. Bus. Law § 349(h); and
- i) grant such other legal and equitable relief as the Court may deem appropriate, including specific performance as an alternative to damages.

DEMAND FOR JURY TRIAL

Plaintiffs demand a jury trial on all issues so triable.

Dated: October 27, 2021

Respectfully submitted,

/s/ Hank Bates

Hank Bates (admitted *pro hac vice*)
Tiffany Oldham (admitted *pro hac vice*)
Lee Lowther (admitted *pro hac vice*)
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CERTIFICATE OF SERVICE

I certify that on October 27, 2021, I electronically transmitted the foregoing document with the Clerk of the Court using the CM/ECF system, which will provide electronic mail notice to all counsel of record.

/s/ Hank Bates

Hank Bates

EXHIBIT 1



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
21-8652612-02	21-8652612-02	LIABILITY	DOMINICK VOLINO 97 CANAAN ST POUGHKEEPSIE, NY 12601	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
01/12/2021	01/13/2021	01/27/2021	1011243017	1

Vehicle Information

Year	Make	Model	Location	Mileage
2004	Volvo	S60 4 Door Sedan 2.5L 5 Cyl Gas Turbocharged A AWD	NY 12601	195,253 miles
Ext Color	License	VIN	Title History	
Nautic Blue Metallic	JKT6564, New York	YV1RH59H042418780	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$3,304.13
Condition -	\$21.48
Prior Damage	\$0.00
Aftermarket Parts	\$0.00
Refurbishment	\$0.00
Market Value =	\$3,282.65

Settlement Value:
\$3,282.65

Settlement Adjustments

Adjustments specific to your policy

Settlement Value =	\$3,282.65
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Loss Vehicle Detail

Loss vehicle: 2004 Volvo S60 | 4 Door Sedan | 2.5L 5 Cyl Gas Turbocharged A AWD

Standard Equipment

Exterior

2-speed intermittent rain-sensing windshield wipers	Body-color pwr heated outside mirrors w/entry/exit lights
Daytime running lights	Front fog lights
Halogen headlamps w/wipers/washers	Outside mirror memory
Rear fog light w/auto-off	Safe approach & home safe security lighting
Tinted windows	

Interior

(2) front/(2) rear cup holders	(4) reading lamps
60/40 split-fold rear seat w/trunk pass-through, pwr folding head restraints	8-way pwr driver seat w/3-position memory
Adjustable steering column	AM/FM stereo w/cassette/CD player-inc: 100-watt amp, (4) premium speakers
Cargo area lights	Central pwr door locks-inc: trunk
Cloth seating surfaces	Coin box
Cruise control	Dual illuminated visor vanity mirrors
Dual-zone electronic climate control (ECC)-inc: rear seat vents	Flat-folding front passenger seat
Front center armrest	Front door entry lighting
Front door storage pockets	Front heated bucket seats w/head restraints, adjustable driver-side lumbar
Front seatback storage pockets	Front/rear plush floor mats
Illuminated lockable glove box	Immobilizer theft deterrent system
Interior cabin light delay feature	Leather gear shift knob
Leather-wrapped steering wheel w/illuminated cruise/audio controls	Outside temp gauge
Pollen filter	Pwr windows-inc: driver/front passenger auto up/down, anti-trap feature
Rear seat 12V pwr outlet	Rear window defroster w/timer
Remote keyless entry	Security alarm system
Simulated wood inlays	

Mechanical

16" x 6.5" "ORBIT" alloy wheels	18.5 gallon fuel tank
205/55HR16 tires	4-wheel Anti-lock Braking System (ABS) w/Electronic Brake Distribution (EBD)
All wheel drive	Compact spare w/steel wheel
Front/rear stabilizer bars	MacPherson strut front suspension w/coil springs
Multi-link independent rear suspension w/coil springs	PremAir treated radiator for smog reduction
Pwr rack & pinion steering	Pwr ventilated front/solid rear disc brakes
Traction control (TRACS)	

Safety

3-point seat belts w/pre-tensioners for all seating positions	Anti-submarine seats
Child safety rear door locks	Driver/front passenger dual-threshold airbags (SRS)
Driver/front passenger whiplash protection seating system (WHIPS)	Emergency trunk release
Front seat belt height adjustment	ISO-FIX child seat attachments-inc: top tether seat anchors
Overhead-mounted seat belt reminder lights	Rear window deactivation
Side impact protection system (SIPS)-inc: driver/front passenger side-impact airbags, front/rear side-impact inflatable curtains (IC)	

Loss Vehicle Base Value

Loss vehicle: 2004 Volvo S60 | 4 Door Sedan | 2.5L 5 Cyl Gas Turbocharged A AWD

Comparable Vehicle Information

Search Radius used for this valuation: 100 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle: 146,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2004 VOLVO S60 BASE 4D SDN 5 2.5TURBO GAS A AWD	33,526	07446	45 miles	\$5,999.00 List Price	\$3,550.90
2	2004 VOLVO S60 BASE 4D SDN 5 2.4NORMAL GAS A 2WD	197,818	08816	91 miles	\$2,900.00 List Price	\$2,766.04
3	2004 VOLVO S60 BASE 4D SDN 5 2.5TURBO GAS A AWD	43,421	07702	94 miles	\$5,997.00 List Price	\$3,595.46
Base Value:						\$3,304.13

Loss Vehicle Adjustments

Loss vehicle: 2004 Volvo S60 | 4 Door Sedan | 2.5L 5 Cyl Gas Turbocharged A AWD

Condition Adjustments

Condition Adjustment: **-\$21.48**Overall Condition: **2.97-Good**Typical Vehicle Condition: **3.00**

Category	Condition	Comments
Interior		
HEADLINER	3 Good	Could not get accurate condition due to Covid 19
GLASS	3 Good	Could not get accurate condition due to Covid 19
SEATS	3 Good	Could not get accurate condition due to Covid 19
DOORS/INTERIOR PANELS	3 Good	Could not get accurate condition due to Covid 19
DASH/CONSOLE	3 Good	Could not get accurate condition due to Covid 19
CARPET	3 Good	Could not get accurate condition due to Covid 19
Exterior		
TRIM	2 Fair	Single large impact rear bumper
BODY	3 Good	Large dent Right quarter panel
PAINT	3 Good	2 large scratches left quarter panel and right quarter panel
VINYL/CONVERTIBLE TOP	Typical	
Mechanical		
TRANSMISSION	3 Good	Could not get accurate condition due to Covid 19
ENGINE	3 Good	Could not get accurate condition due to Covid 19
Tire	3 Good	Could not get accurate condition due to Covid 19

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: 2004 Volvo S60 | 4 Door Sedan | 2.5L 5 Cyl Gas Turbocharged A AWD

1 2004 VOLVO S60 BASE 4D SDN 5 2.5 TURBO GAS AAWD**List Price: \$5,999.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
YV1RH59H742395174	20551A	10/21/2020	07446	45 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM				
LIBERTY KIA	Projected Sold Adjustment			-\$707.00
815 NJ-17	Mileage	195,253	33,526	-\$1,741.10
RAMSEY NJ 07446				
201-261-0900			Total Adjustments:	-\$2,448.10
			Adjusted Price:	\$3,550.90

2 2004 VOLVO S60 BASE 4D SDN 5 2.4 NORMAL GAS A2WD**List Price: \$2,900.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
YV1RS61T642411100	11818	11/20/2020	08816	91 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - AUTOTRADER.COM				
M2 AUTO GROUP	Projected Sold Adjustment			-\$342.00
55 MAIN ST	Vehicle Configuration Adjustment			\$195.06
EAST BRUNSWICK NJ 08816	Mileage	195,253	197,818	\$12.98
732-333-5845			Total Adjustments:	-\$133.96
			Adjusted Price:	\$2,766.04

3 2004 VOLVO S60 BASE 4D SDN 5 2.5 TURBO GAS AAWD**List Price: \$5,997.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
YV1RH59H542421206	H18850A	10/21/2020	07702	94 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM	Projected Sold Adjustment			-\$707.00
CIRCLE AUTO GROUP	Mileage	195,253	43,421	-\$1,694.54
641 SHREWSBURY AVE				
SHREWSBURY NJ 07702				
732-741-3130			Total Adjustments:	-\$2,401.54
			Adjusted Price:	\$3,595.46

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2004 Volvo S60	4 Door Sedan 2.5L 5 Cyl Gas Turbocharged AWD	\$31,385.00
2004 VOLVO S60 BASE	4D SDN 5 2.4 NORMAL GAS A 2WD	\$27,960.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was designed and built in conjunction with J.D. Powers, experts in data analysis and vehicle pricing and a highly trusted name among consumers. With years of experience in vehicle pricing, J.D. Power is a credible, third-party expert whose name provides consumer recognition and confidence. WCTL provides a consistent methodology across all vehicles and it includes valid comparable vehicles that most closely resemble the totaled vehicle and are similar to the vehicles a consumer would find in their own research.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles that are the closest match to the loss vehicle in the same market area. WorkCenter Total Loss utilizes consumer-based vehicle sources along with inventory directly from Dealerships. When available WCTL also provides sold vehicle records from sources such as J.D. Powers.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Vehicle Configuration Adjustment- an adjustment for differences in configuration between the comparable vehicle and the loss vehicle (e.g. differences in trim).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 2



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
20-6910695-01		COLLISION	JOHN PLOTTS 55 PHELPS ST LYONS, NY 14489 +1-315-8718953	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
09/22/2020	09/23/2020	09/28/2020	1010708409	2

Vehicle Information

Year	Make	Model	Location	Mileage
2013	Chrysler	300 300C 4 Door Sedan 3.6L 6 Cyl Gas A AWD	NY 14489	119,255 miles
Ext Color	License	VIN	Title History	
Phantom Black Tri- Coat Pearl		2C3CCAKG8DH617463	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$12,285.35
Condition -	\$922.30
Prior Damage	\$0.00
Aftermarket Parts	\$0.00
Refurbishment	\$0.00
Market Value =	\$11,363.05

Settlement Value:
\$10,363.05

Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$1,000.00
Settlement Value =	\$10,363.05

Loss Vehicle Detail

Loss vehicle: 2013 Chrysler 300 | 300C 4 Door Sedan | 3.6L 6 Cyl Gas A AWD

Standard Equipment

Exterior

19" x 7.5" polished aluminum wheels	Auto headlamps
Bi-function halogen projector headlamps	Bright door handles
Chrome headlamp bezels	Compact spare tire
Front fog lamps	Liquid chrome bar grille w/bright surround
Lower bodyside cladding	P235/55R19 all-season performance BSW tires
Pwr heated multifunction manual folding chrome exterior mirrors -inc: auto-dimming driver side exterior mirror, reverse tilt-down function, mirror memory	Variable intermittent windshield wipers

Interior

(6) premium speakers	12V center console pwr outlet
276-watt amplifier	4-way pwr driver & front passenger lumbar
60/40 folding rear bench seat	Air filtering
Analog clock	Aux audio input
Bluetooth streaming audio	Cargo net
Compass	Customer defined display monitor
Door sill scuff pads	Driver & passenger lower LED lamps
Dual sun visors w/illuminated vanity mirrors	Dual zone air conditioning w/automatic temperature control
Floor carpet	Front & rear floor mats
Front & rear LED map pocket lights	Front reading/map lights
Full length floor console	Garmin navigation system
Glove box lamp	Heated front seats
Heated rear seats	Heated steering wheel
Heated/cooled front console cupholder	Humidity sensor
Illuminated front cup holders	Illuminated rear assist handles
Illuminated rear cupholders	Keyless Go
Leather-wrapped shift knob	Lux leather-trimmed bucket seats
Outside temperature display	Passenger assist handles
Pwr adjustable pedals w/memory	Pwr backlit sunshade
Pwr driver & front passenger seats -inc: driver seat memory	Pwr front windows w/1-touch up/down
Pwr tilt/telescoping steering column	Pwr trunk release
Radio memory	Rear reading/courtesy lamps
Rear window defroster	Rearview auto-dimming mirror w/microphone
Remote fuel door release	Remote proximity keyless entry

Remote start	Remote USB port
Security alarm	Sentry Key theft deterrent system
SIRIUS satellite radio -inc: 1-year SIRIUS satellite radio service	SiriusXM traffic -inc: 1-year SiriusXM traffic service
SiriusXM Travel Link -inc: 1-year SiriusXM Travel Link service	Speed control
Speed sensitive pwr locks	Steering wheel audio controls
Trunk lamp	Trunk mat
Uconnect touch 8.4N -inc: AM/FM stereo w/CD/DVD/MP3 player, 8.4" touch screen display, Garmin GPS navigation *N/A in HI, St Thomas, Dominican Republic or US Virgin Islands*	Uconnect voice command w/Bluetooth
Universal garage door opener	Ventilated front seats
Window-integrated antenna	Wood/leather-wrapped steering wheel

Mechanical

180-amp alternator	4-wheel anti-lock performance disc brakes
4-wheel independent AWD suspension	730-amp maintenance-free battery
Active transfer case w/front axle disconnect	All-wheel drive
Dual rear exhaust w/bright tips	Engine Oil Cooler
Pwr rack & pinion steering	Tip start

Safety

Advanced multi-stage front airbags	All-speed traction control
Daytime running lamps	Driver knee airbag
Dual note horn	Electronic stability control
Front & rear side curtain airbags	Front seat supplemental side airbags
Hill start assist	Inside emergency trunk lid release
ParkView rear back-up camera	Rain brake support
Reactive head restraints	Ready alert braking
Rear door child safety locks	Tire pressure monitoring display

Packages

BEATS AUDIO GROUP

-inc: (10) Beats premium speakers w/subwoofer, 552-watt amp

LIGHT GROUP

-inc: adaptive bi-Xenon HID headlamps, auto high beam headlamp control, auto headlamp leveling system, rear fog lamps

Optional Equipment

DUAL-PANE PANORAMIC SUNROOF

SAFETYTEC

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2013 Chrysler 300 | 300C 4 Door Sedan | 3.6L 6 Cyl Gas A AWD

Comparable Vehicle Information

Search Radius used for this valuation: 100 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle: 77,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2013 CHRYSLER 300 300C 4D SDN 6 3.6NORMAL GAS A AWD	106,642	13204	42 miles	\$12,950.00 List Price	\$11,627.69
2	2013 CHRYSLER 300 300C 4D SDN 8 5.7NORMAL GAS A AWD	134,153	13901	86 miles	\$11,000.00 List Price	\$11,533.43
3	2013 CHRYSLER 300 300C 4D SDN 8 5.7NORMAL GAS A 2WD	113,238	14213	96 miles	\$14,995.00 List Price	\$13,694.94
Base Value:						\$12,285.35

Loss Vehicle Adjustments

Loss vehicle: 2013 Chrysler 300 | 300C 4 Door Sedan | 3.6L 6 Cyl Gas A AWD

Condition Adjustments

Condition Adjustment: -\$922.30

Overall Condition: 2.67-Good

Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
CARPET	2 Fair	more then 1 permanent mark all carpet
DASH/CONSOLE	3 Good	some permanent and non permanent marks dash and console
HEADLINER	2 Fair	soiled does not need replacing
DOORS/INTERIOR PANELS	3 Good	some permanennt marks all doors
GLASS	3 Good	no damage
SEATS	3 Good	moderate soiling all seats
Exterior		
BODY	2 Fair	penetrating rust roof
TRIM	3 Good	surface scrapes front bumper smal impact two wheels
PAINT	Typical	unable to access due to dirt
VINYL/CONVERTIBLE TOP	Typical	
Mechanical		
ENGINE	3 Good	oxidation on engine
TRANSMISSION	3 Good	oxidation found
Tire	2 Fair	lf4,rf4,rr4,lr5 32nds remain

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: 2013 Chrysler 300 | 300C 4 Door Sedan | 3.6L 6 Cyl Gas A AWD

1		2013 CHRYSLER 300 300C 4D SDN 6 3.6 NORMAL GAS AAWD			List Price: \$12,950.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle	
2C3CCAAG3DH513785	CNY791	09/07/2020	13204	42 miles	
Source		Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING -		Projected Sold Adjustment			-\$801.00
BUILDSHEET - VAST.COM					
CNY DRIVES		Mileage	119,255	106,642	-\$521.31
1335 EIRE BOULEVARD WEST					
SYRACUSE NY 13204				Total Adjustments:	-\$1,322.31
315-727-5069				Adjusted Price:	\$11,627.69

Comparable Vehicle Package Details:

BEATS AUDIO GROUP

LIGHT GROUP

Comparable Vehicle Option Details:

DUAL-PANE PANORAMIC SUNROOF, SAFETYTEC

2 2013 CHRYSLER 300 300C 4D SDN 8 5.7 NORMAL GAS AAWD**List Price: \$11,000.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
2C3CCKAKT7DH665520	665520	08/19/2020	13901	86 miles

Source

DEALER WEB LISTING -
BUILDSHEET - CARS.COM
EAST COAST MOTORS
69 CASTLE CREEK RD
BINGHAMTON NY 13901
607-797-0579

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$680.00
Vehicle Configuration Adjustment			-\$498.96
Mileage	119,255	134,153	\$360.05
Equipment			
BEATS AUDIO GROUP	Yes	No	\$254.85
LIGHT GROUP	Yes	No	\$203.62
DUAL-PANE PANORAMIC SUNROOF	Yes	No	\$382.90
SAFETYTEC	Yes	No	\$510.97
Total Adjustments:			\$533.43
Adjusted Price:			\$11,533.43

3 2013 CHRYSLER 300 300C 4D SDN 8 5.7 NORMAL GAS A2WD**List Price: \$14,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
2C3CCAET8DH690342	20224	08/31/2020	14213	96 miles

Source

DEALER WEB LISTING -
BUILDSHEET - VAST.COM
RIVER FRONT AUTO SALES
1379 NIAGARA STREET
BUFFALO NY 14213
716-886-1626

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$927.00
Vehicle Configuration Adjustment			\$276.71
Mileage	119,255	113,238	-\$293.63
Equipment			
BEATS AUDIO GROUP	Yes	Yes	\$5.75
LIGHT GROUP	Yes	Yes	\$4.60
20" X 8.0" POLISHED ALUMINUM WHEELS	No	Yes	-\$366.49
Total Adjustments:			-\$1,300.06
Adjusted Price:			\$13,694.94

Comparable Vehicle Package Details:

BEATS AUDIO GROUP

LIGHT GROUP

Comparable Vehicle Option Details:

DUAL-PANE PANORAMIC SUNROOF, SAFETYTEC, 20" X 8.0" POLISHED ALUMINUM WHEELS

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2013 Chrysler 300 300C	4 Door Sedan 3.6L 6 Cyl Gas AWD	\$38,345.00
2013 CHRYSLER 300 300C	4D SDN 8 5.7 NORMAL GAS A AWD	\$40,545.00
2013 CHRYSLER 300 300C	4D SDN 8 5.7 NORMAL GAS A 2WD	\$38,195.00

Vehicle Valuation Methodology Explanation

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Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

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- Vehicle Configuration Adjustment- an adjustment for differences in configuration between the comparable vehicle and the loss vehicle (e.g. differences in trim).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 3



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
19-5312925-01		COLLISION	KEVIN LUKASIK 20 REED LN CLIFTON PARK, NY 12065 +1-518-2809963	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
02/27/2019	02/27/2019	03/01/2019	1008698060	1

Vehicle Information

Year	Make	Model	Location	Mileage
2013	Hyundai	Santa Fe Sport 2.0T 4 Door Utility 106" WB 2.0L 4 Cyl Gas Turbocharged A AWD	NY 12065	90,597 miles
Ext Color	License	VIN	Title History	
Cabo Bronze	HXE2722, New York	5XYZUDLA8DG042052	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$12,648.45
Condition -	\$1,238.66
Prior Damage	\$0.00
Aftermarket Parts +	\$160.00
Refurbishment	\$0.00
Market Value =	\$11,569.79

Settlement Value:
\$11,319.79

Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$250.00
Settlement Value =	\$11,319.79

Loss Vehicle Detail

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Standard Equipment

Exterior

19" hyper silver alloy wheels	Body-color exterior pwr mirrors
Body-color rear spoiler -inc: LED brake lights	Chrome accent door handles
Chrome accent front grille	Chrome twin-tip exhaust
LED headlight accents	Rear privacy glass
Solar glass front windows	Windshield wiper de-icer

Interior

Active ECO system	Air conditioning w/cabin air filter
AM/FM/SiriusXM audio system w/CD/MP3 player -inc: (6) speakers, aux/USB/iPod jacks	Blue Link telematics system
Bluetooth hands-free phone system	Cruise control
Electroluminescent gauge cluster w/color LCD trip computer	Front bucket seats
Front sunvisors -inc: illuminated vanity mirrors, visor extension	Proximity key entry w/push button start
Pwr door & tailgate locks	Pwr windows w/driver auto-up/down
Remote keyless entry system w/alarm	Stain-resistant cloth seating surfaces
Tilt/telescopic steering wheel -inc: audio & cruise controls	

Mechanical

All wheel drive w/driver-selectable lock	Front/rear ventilated disc brakes
MacPherson strut front suspension -inc: gas filled dampers, stabilizer bar	Multi-link rear suspension -inc: gas filled dampers, stabilizer bar
Pwr rack & pinion steering -inc: driver selectable steering mode (DSSM)	Trailer prep pkg -inc: trailer pre-wiring

Safety

4-wheel anti-lock brakes (ABS) -inc: electronic brake force distribution (EBD), brake assist	Downhill brake control
Driver & front passenger advanced airbags w/occupant classification system	Driver's knee airbag
Electronic stability control (ESC) w/traction control system (TCS)	Front side-impact airbags
Front/rear side curtain airbags w/rollover sensors	Hill-start assist control
Lower anchors & upper tether anchors (LATCH)	Tire pressure monitoring system

Optional Equipment

CARGO COVER/SCREEN

CARPETED FLOOR MATS

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" 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: 77,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	29,170	12143	25 miles	\$17,930.00 Sold Price	\$14,246.41
2	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	84,461	12304	8 miles	\$14,000.00 List Price	\$12,856.84
3	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	115,000	12304	8 miles	\$10,995.00 List Price	\$10,396.75
4	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	89,857	01060	70 miles	\$14,008.00 List Price	\$13,093.78
Base Value:						\$12,648.45

Loss Vehicle Adjustments

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Condition Adjustments

Condition Adjustment: -\$1,238.66

Overall Condition: 2.57-Good

Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
CARPET	2 Fair	2 perm stains drv, 1 rear lt side
DOORS/INTERIOR PANELS	2 Fair	missing drv carpet floor mat, small cut to lt rera door.
HEADLINER	2 Fair	3 perm marks in fabric will not detail
GLASS	3 Good	no damage
DASH/CONSOLE	3 Good	small cuts and knicks in dash and glove door, perm soil cntr
SEATS	2 Fair	signif bolster wear to drv seat
Exterior		
TRIM	3 Good	small curb impact rt rear wheel
PAINT	3 Good	normal stone chips to hood
VINYL/CONVERTIBLE TOP	Typical	
BODY	3 Good	small isolated ding drv door above handle
Mechanical		
ENGINE	2 Fair	some fluid building around valve covers, missing engine covr
TRANSMISSION	3 Good	some fluid building on pan in engine bay
Tire	3 Good	8, 9, 4, 4, 32s avg together is good

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:

interior - if drv carpet mat obtained rating would be a 3 - good

engine - if engine cover is put back with vehicle rating would change to a 3 - good

After Market Parts and OEM Equipment Adjustments

Category	Description	Adjustment Type	Purchase Date	Amount Paid	Adjustment Amount
MECHANICAL	INTAKE (COLD AIR)	INSTANT QUOTE			\$160.00
INTERIOR	FLOOR MATS (NON-OEM)	INSTANT QUOTE			\$0.00

Comparable Vehicles

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

1		2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD		Sold Price: \$17,930.00	
VIN		Stock No		Listing Date	
5XYZUDLA6DGXXXXXX				12/04/2018	
				ZIP/Postal Code	
				12143	
				Distance from Loss Vehicle	
				25 miles	
Source					
DEALER SALE - BUILDSHEET - J.D. POWER		Adjustments		Loss Vehicle	
				This Vehicle	
				Amount	
		Mileage		90,597	
				29,170	
		Equipment		-\$3,650.10	
		WHEEL LOCKS		No	
				Yes	
				-\$33.49	
				Total Adjustments:	
				-\$3,683.59	
				Adjusted Price: \$14,246.41	

Comparable Vehicle Option Details:

CARGO COVER/SCREEN, CARPETED FLOOR MATS, WHEEL LOCKS

2 2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD**List Price: \$14,000.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA2DG001383	29580	02/17/2019	12304	8 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM	Projected Sold Adjustment			-\$818.00
METRO FORD	Mileage	90,597	84,461	-\$325.16
3601 STATE ST				
SCHENECTADY NY 12304			Total Adjustments:	-\$1,143.16
518-429-7484			Adjusted Price:	\$12,856.84

Comparable Vehicle Option Details:

CARGO COVER/SCREEN, CARPETED FLOOR MATS

3 2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD**List Price: \$10,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA9DG023994	18340	12/26/2018	12304	8 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM	Projected Sold Adjustment			-\$643.00
HORNING AUTO SALES	Mileage	90,597	115,000	\$853.23
3821 STATE ST	Equipment			
SCHENECTADY NY 12304	LEATHER & PREMIUM EQUIPMENT PKG	No	Yes	-\$861.20
518-344-7616	CARGO COVER/SCREEN	Yes	No	\$52.72
			Total Adjustments:	-\$598.25
			Adjusted Price:	\$10,396.75

Comparable Vehicle Package Details:

LEATHER & PREMIUM EQUIPMENT PKG (AUTO-DIMMING MIRROR W/HOMELINK & COMPASS)

Comparable Vehicle Option Details:

CARPETED FLOOR MATS

4		2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD			List Price: \$14,008.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle	
5XYZUDLA9DG032601	H3865A	02/19/2019	01060	70 miles	
Source		Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM		Projected Sold Adjustment			-\$819.00
COUNTRY HYUNDAI		Mileage	90,597	89,857	-\$39.23
347 KING ST		Equipment			
NORTHAMPTON MA 01060		CARGO COVER/SCREEN	Yes	No	\$67.17
413-774-3122		AUTO-DIMMING MIRROR W/HOMELINK & COMPASS	No	Yes	-\$123.16
Total Adjustments:					-\$914.22
Adjusted Price:					\$13,093.78

Comparable Vehicle Option Details:

CARPETED FLOOR MATS, AUTO-DIMMING MIRROR W/HOMELINK & COMPASS

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2013 Hyundai Santa Fe Sport 2.0T	4 Door Utility 106" WB 2.0L 4 Cyl Gas Turbocharged AWD	\$29,450.00

Vehicle Valuation Methodology Explanation

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WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles that are the closest match to the loss vehicle in the same market area. WorkCenter Total Loss utilizes consumer-based vehicle sources along with inventory directly from Dealerships. When available WCTL also provides sold vehicle records from sources such as J.D. Powers.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 4



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
20-5840648-01		COLLISION	LORENZO COSTA 580 NORTH BROOME AVE LINDENHURST, NY 11757 +1-631-4491720	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
05/28/2020	06/01/2020	06/24/2020	1010349715	4

Vehicle Information

Year	Make	Model	Location	Mileage
2012	Ram	3500 ST 4 Door Crew Cab 8 Foot Bed 6.7L 6 Cyl Diesel Turbocharged A 4WD	NY 11757	183,342 miles
Ext Color	License	VIN	Title History	
Bright Silver Metallic		3C63DRGL5CG343920	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$17,571.21
Condition	\$0.00
Prior Damage	\$0.00
Aftermarket Parts +	\$1,580.00
Refurbishment	\$0.00
Market Value =	\$19,151.21

Settlement Value:
\$18,151.21

Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$1,000.00
Settlement Value =	\$18,151.21

Loss Vehicle Detail

Loss vehicle: 2012 Ram 3500 | ST 4 Door Crew Cab 8 Foot Bed | 6.7L 6 Cyl Diesel Turbocharged A 4WD

Standard Equipment

Exterior

17" steel spare wheel	17" x 6.0" argent steel wheels (N/A w/AR9 Single Rear Wheel Group)
Auto headlamps	Black door handles
Black front bumper	Black grille
Black pwr trailer tow mirrors -inc: supplemental signals, courtesy lamps, heated glass	Black rear bumper
Body-color headlamp filler panel	Box & rear fender lamps
Cab clearance lamps	Cargo lamp
Center wheel hubs	Dual rear wheels
Front air dam	Front license plate bracket
Full-size spare tire	Locking tailgate
LT235/80R17E all-season BSW tires (N/A w/AR9 Single Rear Wheel Group)	Quad headlamps
Tinted glass windows	Variable-speed intermittent windshield wipers
Winch-type spare tire carrier	

Interior

(6) speakers	120-MPH primary speedometer
12V auxiliary pwr outlet	2nd row in-floor storage bins
Air conditioning	Audio input jack
Black instrument panel bezel	Black vinyl floor covering
Driver/passenger assist handles	Fixed long mast antenna
HD vinyl 40/20/40 split-bench seat	Instrument cluster w/display screen
Mini floor console	Pwr accessory delay
Pwr locks	Pwr windows w/front one-touch up/down
Rear dome lamp	Rear folding bench seat
Rear underseat compartment storage	Sentry key theft-deterrent system
Speed control	Tilt steering column
Uconnect 130 -inc: AM/FM stereo w/CD/MP3 player	Vehicle info center

Mechanical

11.5" dual rear wheel axle ring gear diameter	12200# GVWR
160-amp alternator	3.42 rear axle ratio
7-pin trailer wiring harness	730-amp maintenance-free battery
8' pickup box	Anti-spin rear axle differential
Class IV receiver hitch	Diesel exhaust brake

Electronically-controlled throttle	Four wheel drive
Front stabilizer bar	HD engine cooling
HD front shock absorbers	HD rear shock absorbers
Manual shift-on-the-fly transfer case	Pwr 4-wheel anti-lock disc brakes
Pwr steering	Tow hooks
Trailer tow wiring -inc: 4-pin connector	

Safety

Advanced multistage front airbags	Child safety door locks
Dual-note horn	Front height-adjustable shoulder belts
Front/rear side curtain airbags	Supplemental front seat side airbags
Supplemental side airbags	

Packages

CHROME APPEARANCE GROUP

-inc: 17" x 6.0" steel wheels, bright wheel skins, bright front/rear bumpers, bright grille (w/AR9 Single Rear Wheel Group-inc: 17" x 8.0" chrome-clad steel wheels)

MAX TOW PKG

-inc: dual trans oil cooler

POPULAR EQUIPMENT GROUP

-inc: cloth 40/20/40 split bench seat, carpeted floor covering, front/rear floor mats, SIRIUS satellite radio w/1-year service, remote keyless entry

PROTECTION GROUP

-inc: transfer case skid plate shield

Optional Equipment

UCONNECT VOICE COMMAND W/BLEETOOTH

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2012 Ram 3500 | ST 4 Door Crew Cab 8 Foot Bed | 6.7L 6 Cyl Diesel Turbocharged A 4WD

Comparable Vehicle Information

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

Typical Mileage for this vehicle: 105,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2012 RAM 3500 ST CREW CAB PKP 6 6.7TURBO DIESEL A 4WD	134,146	08691	71 miles	\$22,129.00 List Price	\$18,966.48
2	2012 RAM 3500 LARAMIE LONGHORN CREW CAB PKP 6 6.7TURBO DIESEL A 4WD	97,001	06810	48 miles	\$28,938.00 List Price	\$17,572.62
3	2012 RAM 3500 BIG HORN CREW CAB PKP 6 6.7TURBO DIESEL A 4WD	74,596	07727	54 miles	\$26,995.00 List Price	\$16,174.52
Base Value:						\$17,571.21

Loss Vehicle Adjustments

Loss vehicle: 2012 Ram 3500 | ST 4 Door Crew Cab 8 Foot Bed | 6.7L 6 Cyl Diesel Turbocharged A 4WD

Condition Adjustments

Condition Adjustment: \$0.00

Overall Condition: 3.00-Good

Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
DOORS/INTERIOR PANELS	Typical	unable to determine covid19
HEADLINER	Typical	unable to determine covid19
CARPET	Typical	unable to determine covid19
GLASS	Typical	unable to determine. covid19
DASH/CONSOLE	Typical	unable to determine covid19
SEATS	Typical	unable to determine covid19
Exterior		
PAINT	Typical	unable to determine covid19
TRIM	Typical	unable to determine covid19
VINYL/CONVERTIBLE TOP	Typical	N/A
BODY	Typical	unable to determine covid19
Mechanical		
ENGINE	Typical	unable to determine due to covid19
TRANSMISSION	Typical	unable to determine due to covid19
Tire	Typical	unable to calculate due to covid19

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	Purchase Date	Amount Paid	Adjustment Amount
EXTERIOR	AFTERMARKET WHEELS	INSTANT QUOTE			\$185.00
EXTERIOR	BILLET GRILLE	INSTANT QUOTE			\$50.00
BODY	OEM Integrated Trailer Brake Coontroller w/Display \$230 (per fax)	MANUAL			\$140.00
INTERIOR	DIGITAL MEDIA RECEIVER	INSTANT QUOTE			\$220.00
MECHANICAL	COMMON MAINTENANCE: SUSPENSION / SHOCKS / STRUTS	INSTANT QUOTE			\$0.00
MECHANICAL	LIFT KIT - FULL-SIZE VEHICLE (1-4 INCH)	INSTANT QUOTE			\$675.00
BODY	OEM 4.10 Rear Axle Ratio \$50 (per fax)	MANUAL			\$30.00
EXTERIOR	FOUR NEW TIRES (0-90 DAYS / 0 - 3000 MILES)	INSTANT QUOTE			\$250.00
EXTERIOR	GRAPHICS (CUSTOM / BUSINESS)	INSTANT QUOTE			\$0.00
BODY	OEM 6-Speed Automatic 68RFE Transmission \$500 (per fax)	MANUAL			\$0.00
INTERIOR	WINDOW TINT- CREW CAB	INSTANT QUOTE			\$30.00

Comparable Vehicles

Loss vehicle: 2012 Ram 3500 | ST 4 Door Crew Cab 8 Foot Bed | 6.7L 6 Cyl Diesel Turbocharged A 4WD

12012 RAM 3500 ST CREW CAB PKP 6 6.7 TURBO DIESEL A4WD				List Price: \$22,129.00	
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle	
3C63D3CL1CG328169	B0291S	06/01/2020	08691	71 miles	
Source					
DEALER WEB LISTING - BUILDSHEET - VAST.COM		Adjustments	Loss Vehicle	This Vehicle	Amount
ROUTE 130 CHRYSLER DODGE JEEP RAM		Projected Sold Adjustment			-\$1,022.00
1153 US ROUTE 130		Mileage	183,342	134,146	-\$2,384.63
ROBBINSVILLE NJ 08691		Equipment			
609-686-2200		MAX TOW PKG	Yes	No	\$320.11
		PROTECTION GROUP	Yes	No	\$23.03
		HD SNOW PLOW PREP GROUP	No	Yes	-\$62.18
		UCONNECT VOICE COMMAND W/BLUETOOTH	Yes	No	\$181.92
		SPRAY-IN BEDLINER	No	Yes	-\$218.77
Total Adjustments:					-\$3,162.52
Adjusted Price:					\$18,966.48

Comparable Vehicle Package Details:

CHROME APPEARANCE GROUP

POPULAR EQUIPMENT GROUP

HD SNOW PLOW PREP GROUP

Comparable Vehicle Option Details:

SPRAY-IN BEDLINER

2

2012 RAM 3500 LARAMIE LONGHORN CREW CAB PKP 6 6.7 TURBO DIESEL A4WD**List Price: \$28,938.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
3C63D3FL9CG186407	D2329	05/24/2020	06810	48 miles

Source

DEALER WEB LISTING -
BUILDSHEET - AUTOTRADER.COM
DANBURY CHRYSLER DODGE JEEP
RAM FIAT
100A FEDERAL RD
DANBURY CT 06810
203-825-5940

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$1,336.00
Vehicle Configuration Adjustment			-\$5,491.20
Mileage	183,342	97,001	-\$5,167.28
Equipment			
CHROME APPEARANCE GROUP	Yes	No	\$335.33
MAX TOW PKG	Yes	No	\$335.33
POPULAR EQUIPMENT GROUP	Yes	No	\$313.62
PROTECTION GROUP	Yes	No	\$24.12
COLD WEATHER GROUP	No	Yes	-\$42.04
HD SNOW PLOW PREP GROUP	No	Yes	-\$63.07
UCONNECT VOICE COMMAND W/BLUETOOTH	Yes	No	\$190.57
PWR SUNROOF	No	Yes	-\$464.76
Total Adjustments:			-\$11,365.38
Adjusted Price:			\$17,572.62

Comparable Vehicle Package Details:

COLD WEATHER GROUP

HD SNOW PLOW PREP GROUP

Comparable Vehicle Option Details:

PWR SUNROOF

3

2012 RAM 3500 BIG HORN CREW CAB PKP 6 6.7 TURBO DIESEL A4WD**List Price: \$26,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
3C63D3HL4CG160990	21459	05/05/2020	07727	54 miles

Source

DEALER WEB LISTING -
BUILDSHEET - CARS.COM
AUTOMOTIVE AVENUES
5011 STATE ROUTE 33 # 34
WALL TOWNSHIP NJ 07727
732-919-0707

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$1,247.00
Vehicle Configuration Adjustment			-\$1,632.30
Mileage	183,342	74,596	-\$7,264.77
Equipment			
CHROME APPEARANCE GROUP	Yes	No	\$365.74
MAX TOW PKG	Yes	No	\$365.74
POPULAR EQUIPMENT GROUP	Yes	No	\$342.06
PROTECTION GROUP	Yes	No	\$26.31
2FZ BIG HORN CUSTOMER PREFERRED ORDER SELECTION PKG	No	Yes	-\$591.07
LUXURY GROUP	No	Yes	-\$229.13
TECHNOLOGY GROUP	No	Yes	-\$257.79
HD SNOW PLOW PREP GROUP	No	Yes	-\$70.29
UCONNECT VOICE COMMAND W/BLUETOOTH	Yes	No	\$207.85
UCONNECT 430	No	Yes	-\$416.63
PARKVIEW REAR BACK-UP CAMERA	No	Yes	-\$104.15
PWR ADJUSTABLE PEDALS	No	Yes	-\$65.09
SPRAY-IN BEDLINER	No	Yes	-\$249.96

Total Adjustments: -\$10,820.48

Adjusted Price: \$16,174.52

Comparable Vehicle Package Details:

2FZ BIG HORN CUSTOMER PREFERRED ORDER SELECTION PKG

LUXURY GROUP

TECHNOLOGY GROUP

HD SNOW PLOW PREP GROUP

Comparable Vehicle Option Details:

UCONNECT 430, PARKVIEW REAR BACK-UP CAMERA, PWR ADJUSTABLE PEDALS, SPRAY-IN BEDLINER

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2012 Ram 3500 ST	4 Door Crew Cab 8 Foot Bed 6.7L 6 Cyl Diesel Turbocharged 4WD	\$45,828.00
2012 RAM 3500 LARAMIE LONGHORN	CREW CAB PKP 6 6.7 TURBO DIESEL A 4WD	\$59,093.00
2012 RAM 3500 BIG HORN	CREW CAB PKP 6 6.7 TURBO DIESEL A 4WD	\$49,443.00

Valuation Notes

Research Performed By:
Total Loss Service Center

OEM 6-Speed Automatic 68RFE Transmission \$500 (per fax) - Associated value taken into consideration with: 2012 Ram 3500 ST 4 Door Crew Cab 8 Foot Bed 6.7L 6 Cyl Diesel Turbocharged A 4WD

Vehicle Valuation Methodology Explanation

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Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Vehicle Configuration Adjustment- an adjustment for differences in configuration between the comparable vehicle and the loss vehicle (e.g. differences in trim).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 5

Vehicle Valuation Report

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



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
18-3835313-01		COLLISION	ZACHARY GOODIER 5704 STONE RD LOCKPORT, NY 14094	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
06/18/2018	06/18/2018	06/21/2018	1007907917	1

Vehicle Information

Year	Make	Model	Location	Mileage
2013	Hyundai	Sonata GLS 4 Door Sedan 2.4L 4 Cyl Gas A FWD	NY 14094	48,317 miles
Ext Color	License		VIN	Title History
Shimmering White			5NPEB4AC3DH588663	No

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$10,343.74
Condition +	\$218.25
Prior Damage	\$0.00
Aftermarket Parts	\$0.00
Refurbishment	\$0.00

Market Value = \$10,561.99

Settlement Value:

\$10,061.99

Settlement Adjustments

Adjustments specific to your policy

Deductible - \$500.00

Settlement Value = \$10,061.99

Loss Vehicle Detail

Loss vehicle: 2013 Hyundai Sonata | GLS 4 Door Sedan | 2.4L 4 Cyl Gas A FWD

Standard Equipment

Exterior

16" alloy wheels	Body-color door handles
Body-color grille	Body-color heated pwr mirrors w/timer
Chrome window trim	Compact T125/80D16 spare tire
P205/65R16 all-season tires	Projector-lens headlights
Solar control glass	Speed-sensitive variable intermittent windshield wipers

Interior

(2) center console mounted 12-volt pwr outlets	(3) assist grips
(4) door bottle holders	104-watt AM/FM stereo w/CD/MP3 player -inc: (6) speakers, iPod/USB/aux inputs
Active ECO system	Air conditioning -inc: cabin air filter
Cloth door trim	Cloth seating surfaces
Cruise control	Door sill scuff plates
Dual sunvisors w/illuminated vanity mirrors	Dual tier console w/armrest, storage, (2) cupholders
Front bucket seats w/active head restraints	Full floor carpeting
Indicators -inc: PRND, cruise control, turn signal/hazard, high beam, ESC/TCS, ECO	Instrumentation -inc: speedometer, tachometer, coolant temp, fuel level, odometer, trip odometer, digital clock
Integrated Bluetooth w/phonebook transfer	Lighting -inc: dome, front map lights, ignition, glovebox, cargo
Locking glovebox	Map pockets
Metalgrain interior accents	Pwr door locks
Pwr windows w/driver auto up/down, pinch protection	Rear center armrest w/(2) cupholders
Rear coat hanger	Rear window defroster
Remote fuel/hood/trunk release	Remote keyless entry system w/security alarm
Seatback pockets	Shark fin style antenna
SiriusXM satellite radio w/90-day subscription	Tilt/telescopic steering wheel -inc: audio/Bluetooth/cruise controls
Trip computer	Warning chimes -inc: key-in-ignition w/door ajar, seatbelt

Mechanical

110-amp alternator	4-wheel disc brakes
Dual continuously variable valve timing (DCVVT)	Front wheel drive
Front/rear stabilizer bars	Independent multi-link rear suspension w/gas shocks
MacPherson strut front suspension w/gas shocks	

Safety

3-point seatbelts for all seating positions	4-wheel anti-lock brakes (ABS) -inc: electronic brake-force distribution (EBD), brake assist
Blue Link telematics system	Body-side reinforcements

Childproof rear door locks	Daytime running lamps
Driver/front passenger advanced airbags	Driver/front passenger seat-mounted side-impact airbags
Emergency internal trunk release	Energy-absorbing steering column
Front seat belt pretensioners & force limiters	Front/rear crumple zones
Front/rear side-curtain airbags	Hood buckling creases & safety stops
Lower anchors & upper tether anchors (LATCH)	Occupant classification system (OCS)
Shift interlock system	Tire Pressure Monitoring System (TPMS)
Traction control system (TCS) w/electronic stability control (ESC)	

Packages

POPULAR EQUIPMENT PKG

-inc: front fog lights, pwr driver's seat, pwr driver lumbar support, heated front seats, auto headlight control, chrome interior door handles, leatherette door trim

Optional Equipment

ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2013 Hyundai Sonata | GLS 4 Door Sedan | 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: 66,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	36,947	14228	10 miles	\$10,200.00 Sold Price	\$10,355.42
2	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	47,848	14226	14 miles	\$9,350.00 Sold Price	\$9,733.87
3	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	17,936	14226	14 miles	\$10,716.00 Sold Price	\$10,492.23
4	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	52,174	14075	33 miles	\$10,000.00 Sold Price	\$10,586.19
5	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	51,314	14094	0 miles	\$11,751.00 List Price	\$11,057.17
6	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	61,253	14068	10 miles	\$10,361.00 List Price	\$10,445.40
7	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	48,313	14559	44 miles	\$10,371.00 List Price	\$9,626.96
8	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	30,724	14625	60 miles	\$11,790.00 List Price	\$10,526.61
9	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	57,242	14580	63 miles	\$10,991.00 List Price	\$10,914.99
10	2013 HYUNDAI SONATA GLS 4D SDN 4 2.4NORMAL GAS A 2WD	65,405	14564	66 miles	\$9,300.00 List Price	\$9,698.60
Base Value:						\$10,343.74

Loss Vehicle Adjustments

Loss vehicle: 2013 Hyundai Sonata | GLS 4 Door Sedan | 2.4L 4 Cyl Gas A FWD

Condition Adjustments

Condition Adjustment: \$218.25

Overall Condition: 3.16-Good

Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
CARPET	3 Good	STAIN IN DRIVERS AREA
DASH/CONSOLE	3 Good	SMALL CUT ON GLOVE BOX DOOR AREA
DOORS/INTERIOR PANELS	3 Good	PERMANENT MARKS ON DRIVERS DOOR
SEATS	3 Good	STAIN ON DRIVERS SEAT
GLASS	3 Good	NO DAMAGE
HEADLINER	3 Good	NO DAMAGE
Exterior		
BODY	4 Very Good	DING ON RF DOOR
TRIM	3 Good	SMALL IMPACT TO REAR BUMPER
VINYL/CONVERTIBLE TOP	Typical	
PAINT	3 Good	MULTIPLE SMALL SCRATCHES ON BOTH SIDES
Mechanical		
ENGINE	3 Good	FLUID BUILD UP AROUND GASKETS
TRANSMISSION	3 Good	FLUID BUILD UP ON TOP
Tire	2 Fair	3,9,8,2

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: 2013 Hyundai Sonata | GLS 4 Door Sedan | 2.4L 4 Cyl Gas A FWD

1 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**Sold Price: \$10,200.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC3DHXXXXXX		04/14/2018	14228	10 miles

Source		Adjustments	Loss Vehicle	This Vehicle	Amount
FRANCHISE SALE - J.D. POWER AND ASSOCIATES		Mileage	48,317	36,947	-\$330.41
		Equipment			
		POPULAR EQUIPMENT PKG	Yes	No	\$352.23
		ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$133.60
		Total Adjustments:			
		Adjusted Price: \$10,355.42			

2 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**Sold Price: \$9,350.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC2DHXXXXXX		04/07/2018	14226	14 miles

Source		Adjustments	Loss Vehicle	This Vehicle	Amount
FRANCHISE SALE - J.D. POWER AND ASSOCIATES		Mileage	48,317	47,848	-\$12.49
		Equipment			
		POPULAR EQUIPMENT PKG	Yes	No	\$322.87
		ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$122.47
		CARPETED FLOOR MATS	No	Yes	-\$48.98
		Total Adjustments:			
		Adjusted Price: \$9,733.87			

Comparable Vehicle Option Details:

CARPETED FLOOR MATS

3 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**Sold Price: \$10,716.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC2DHXXXXXX		05/31/2018	14226	14 miles

Source FRANCHISE SALE - J.D. POWER AND ASSOCIATES	Adjustments	Loss Vehicle	This Vehicle	Amount
	Mileage	48,317	17,936	-\$734.17
	Equipment			
	POPULAR EQUIPMENT PKG	Yes	No	\$370.04
	ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$140.36
	Total Adjustments:			-\$223.77
	Adjusted Price:			\$10,492.23

4 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**Sold Price: \$10,000.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC4DHXXXXXX		04/04/2018	14075	33 miles

Source FRANCHISE SALE - J.D. POWER AND ASSOCIATES	Adjustments	Loss Vehicle	This Vehicle	Amount
	Mileage	48,317	52,174	\$109.89
	Equipment			
	POPULAR EQUIPMENT PKG	Yes	No	\$345.32
	ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$130.98
	Total Adjustments:			\$586.19
	Adjusted Price:			\$10,586.19

5 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**List Price: \$11,751.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC0DH630951	HLV180756A	06/15/2018	14094	0 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM	Projected Sold Adjustment			-\$928.00
WEST HERR HONDA	Mileage	48,317	51,314	\$92.41
6120 S TRANSIT RD	Equipment			
LOCKPORT NY 14094	ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$141.76
716-625-4300				
	Total Adjustments:			-\$693.83
	Adjusted Price:			\$11,057.17

Comparable Vehicle Package Details:
POPULAR EQUIPMENT PKG

6 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**List Price: \$10,361.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC5DH769201	FAS181144A	05/16/2018	14068	10 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM	Projected Sold Adjustment			-\$818.00
WEST HERR USED CARS OF AMHERST	Mileage	48,317	61,253	\$447.87
3375 MILLERSPORT HWY	Equipment			
GETZVILLE NY 14068	POPULAR EQUIPMENT PKG	Yes	No	\$329.54
716-932-4500	ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$124.99
	Total Adjustments:			\$84.40
	Adjusted Price:			\$10,445.40

7 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**List Price: \$10,371.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC1DH725714	W18134A	05/13/2018	14559	44 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM	Projected Sold Adjustment			-\$819.00
MAZDA OF WEST RIDGE	Mileage	48,317	48,313	-\$0.11
4692 W RIDGE RD	Equipment			
SPENCERPORT NY 14559	ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No	\$125.11
585-352-5995	CARPETED FLOOR MATS	No	Yes	-\$50.04
	Total Adjustments:			-\$744.04
	Adjusted Price:			\$9,626.96

Comparable Vehicle Package Details:

POPULAR EQUIPMENT PKG

Comparable Vehicle Option Details:

CARPETED FLOOR MATS

8 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD**List Price: \$11,790.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC6DH687171	UM901	04/06/2018	14625	60 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM	Projected Sold Adjustment			-\$727.00
IDE MAZDA	Mileage	48,317	30,724	-\$536.39
871 PANORAMA TRAIL S				
ROCHESTER NY 14625	Total Adjustments:			-\$1,263.39
585-381-1841	Adjusted Price:			\$10,526.61

Comparable Vehicle Package Details:

POPULAR EQUIPMENT PKG

Comparable Vehicle Option Details:

ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK

9 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD				List Price: \$10,991.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC6DH727796	24678HWA	06/18/2018	14580	63 miles
Source				
DEALER WEB LISTING - VAST.COM		Adjustments	Loss Vehicle	This Vehicle
PIEHLER BUICK GMC		Projected Sold Adjustment		Amount
755 RIDGE ROAD		Mileage	48,317	57,242
WEBSTER NY 14580		Equipment		
585-671-7900		POPULAR EQUIPMENT PKG	Yes	No
		ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No
			Total Adjustments:	-\$76.01
			Adjusted Price:	\$10,914.99

10 2013 HYUNDAI SONATA GLS 4D SDN 4 2.4 NORMAL GAS A2WD				List Price: \$9,300.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5NPEB4AC0DH601207	46525A	04/06/2018	14564	66 miles
Source				
DEALER WEB LISTING - CARS.COM		Adjustments	Loss Vehicle	This Vehicle
VAN BORTEL SUBARU		Projected Sold Adjustment		Amount
6327 STATE ROUTE 96		Mileage	48,317	65,405
VICTOR NY 14564		Equipment		
585-924-5230		POPULAR EQUIPMENT PKG	Yes	No
		ELECTROCHROMIC REARVIEW MIRROR W/COMPASS & HOMELINK	Yes	No
		Total Adjustments: \$398.60		
		Adjusted Price: \$9,698.60		

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2013 Hyundai Sonata GLS	4 Door Sedan 2.4L 4 Cyl Gas FWD	\$20,995.00

Valuation Notes

PREPARED BY RON GOODWIN, 6699 TRANSIT RD WILLIAMSVILLE NY 14221, 716-810-1500.

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was designed and built in conjunction with J.D. Powers, experts in data analysis and vehicle pricing and a highly trusted name among consumers. With years of experience in vehicle pricing, J.D. Power is a credible, third-party expert whose name provides consumer recognition and confidence. WCTL provides a consistent methodology across all vehicles and it includes valid comparable vehicles that most closely resemble the totaled vehicle and are similar to the vehicles a consumer would find in their own research.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles that are the closest match to the loss vehicle in the same market area. WorkCenter Total Loss utilizes consumer-based vehicle sources along with inventory directly from Dealerships. When available WCTL also provides sold vehicle records from sources such as J.D. Powers.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 6

Vehicle Valuation Report

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



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
20-6755641-02		LIABILITY	JAMES ENGLAND 120 WEST MAIN STREET APT 3 JOHNSTOWN, NY 12095	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
06/20/2020	06/20/2020	06/22/2020	1010338900	1

Vehicle Information

Year	Make	Model	Location	Mileage
2005	Honda	Pilot LX 4 Door Utility 106" WB 3.5L 6 Cyl Gas A AWD	NY 12095	159,703 miles
Ext Color	License	VIN	Title History	
Nighthawk Black Pearl	JNP7195, New York	2HKYF18115H572662	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$3,299.84
Condition	\$0.00
Prior Damage	\$0.00
Aftermarket Parts	\$0.00
Refurbishment	\$0.00

Market Value = \$3,299.84

Settlement Value:

\$3,299.84

Settlement Adjustments

Adjustments specific to your policy

Settlement Value = \$3,299.84

J.D. POWER

Mitchell WorkCenter

Loss Vehicle Detail

Loss vehicle 2005 Honda Pilot | LX 4 Door Utility 106" WB | 3.5L 6 Cyl Gas A AWD

Standard Equipment

Exterior

Black body side moldings	Black rear roofline spoiler
Body-color front/rear bumpers	Front mud guards
Intermittent rear window wiper/washer	Multi-reflector halogen headlamps
Pwr mirrors	Variable intermittent windshield wipers

Interior

(4) auxiliary pwr outlets	(7) beverage holders
2nd & 3rd row 60/40 split flat folding seats	2nd/3rd row grab handles w/integrated map lights
AM/FM stereo w/CD player-inc: (4) speakers	Cargo area light
Cargo area tie-down anchors/hooks	Coin box
Cruise control	Door courtesy lights
Front bucket seats w/manual driver seat adjustment	Front map lights
Front/rear air conditioning w/micron air-filtration system	Front/rear floor mats
Head restraints at all seating positions	Illuminated driver & front passenger visor vanity mirrors
Immobilizer theft-deterrent system	Indicator lights-inc: low fuel, low oil pressure, door/tailgate open, passenger air bag shut-off
Integrated glass antenna	Multi-functional center console w/cell phone cradle
Pwr door locks	Pwr windows w/auto-up/down driver window
Rear seat heater ducts	Rear under-floor storage compartment
Rear window defroster w/timer	Remote fuel filler door release
Remote keyless entry	Sliding sunvisor extensions
Sunglasses storage compartment	Tilt steering wheel
Tire pressure monitoring system	

Mechanical

16" x 6.5" styled steel wheels	20.4 gallon fuel tank
Anti-lock braking system (ABS) w/electronic brake distribution (EBD)	Direct Ignition system
Front/rear stabilizer bars	Fully-automatic Variable Torque Management (VTM-4) all-wheel drive system
MacPherson strut front suspension	Multi-link rear suspension w/trailing arms
P235/70SR18 all-season tires	Pwr ventilated front/solid rear disc brakes
Variable pwr rack & pinion steering	

Safety

2nd & 3rd row 3-point seatbelts	2nd row lower anchors & tether for children (LATCH)
3rd row child seat tether anchors	5-mph impact-absorbing bumpers



Childproof rear door locks

Driver/front passenger dual-stage airbags (SRS)

Driver/front passenger side-impact airbags w/occupant position detection system (OPDS) Front 3-point seatbelts-inc: automatic tensioning system, adjustable anchors

Side-impact door beams

Loss Vehicle Base Value

Loss vehicle: 2005 Honda Pilot | LX 4 Door Utility 106" WB | 3.5L 6 Cyl Gas A AWD

Regional Comparable Vehicle Information

Search Radius used for this valuation: 200 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle: 147,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2005 HONDA PILOT LX 4D SUV 6 3.5NORMAL GAS A AWD	184,189	18708	150 miles	\$4,575.00 List Price	\$4,296.50
2	2005 HONDA PILOT LX 4D SUV 6 3.5NORMAL GAS A AWD	147,908	03237	153 miles	\$2,995.00 List Price	\$2,564.04
3	2005 HONDA PILOT LX 4D SUV 6 3.5NORMAL GAS A AWD	171,949	11570	169 miles	\$3,200.00 List Price	\$2,915.81
4	2005 HONDA PILOT LX 4D SUV 6 3.5NORMAL GAS A AWD	242,042	18020	172 miles	\$3,295.00 List Price	\$3,423.01
Base Value:						\$3,299.84

Loss Vehicle Adjustments

Loss vehicle: 2005 Honda Pilot | LX 4 Door Utility 106" WB | 3.5L 6 Cyl Gas A AWD

Condition Adjustments

Condition Adjustment: \$0.00 Overall Condition: 3.00-Good Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
DASH/CONSOLE	Typical	UNABLE TO ASSESS
GLASS	Typical	UNABLE TO ASSESS
CARPET	Typical	UNABLE TO ASSESS
HEADLINER	Typical	UNABLE TO ASSESS
SEATS	Typical	UNABLE TO ASSESS
DOORS/INTERIOR PANELS	Typical	UNABLE TO ASSESS
Exterior		
PAINT	Typical	UNABLE TO ASSESS
TRIM	3 Good	CLEAR COAT PEELING ON THE FRONT COVER
BODY	3 Good	SURFACE RUST ON THE L QUARTER PANEL
VINYL/CONVERTIBLE TOP	Typical	
Mechanical		
ENGINE	Typical	UNABLE TO ASSESS
TRANSMISSION	Typical	UNABLE TO ASSESS
Tire	Typical	UNABLE TO ASSESS

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:

Regional Comparable Vehicles

Loss vehicle: 2005 Honda Pilot | LX 4 Door Utility 106" WB | 3.5L 6 Cyl Gas A AWD

2005 HONDA PILOT LX 4D SUV 6 3.5 NORMAL GAS AAWD**List Price: \$4,575.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
2HKYF18143H544824	171	05/25/2020	15706	150 miles

Salon

DEALER WEB LISTING - VAST.COM
 WYOMING VALLEY AUTO SALES
 197 W END ROAD
 WILKES BARRE PA 18708
 670-626-7677

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-5535.00
Mileage	159,703	184,169	\$266.50
Total Adjustments:			-5278.50
Adjusted Price:			\$4,296.50

2005 HONDA PILOT LX 4D SUV 6 3.5 NORMAL GAS AAWD**List Price: \$2,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
2HKYF18195H505968	P505968	06/14/2020	03237	153 miles

Salon

DEALER WEB LISTING - VAST.COM
 ONESTOP AUTO SHOP
 136 NH ROUTE 106 UNIT 2B
 GILMANTON NH 03237
 603-784-9013

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-350.00
Mileage	159,703	147,908	-\$80.96
Total Adjustments:			-\$430.96
Adjusted Price:			\$2,564.04

2005 HONDA PILOT LX 4D SUV 6 3.5 NORMAL GAS AAWD

List Price: \$3,200.00

VIN: 2HKYF18125H568040 Stock No: H568040 Listing Date: 05/16/2020 ZIP/Postal Code: 11570 Distance from Loss Vehicle: 189 miles

Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - VAST.COM			
AUTOS UNDER 3000			
4430 AUSTIN BOULEVARD			
ISLAND PARK NY 11570			
516-851-2905			
Projected Sold Adjustment			-\$374.00
Mileage	159,703	171,949	\$89.81
Total Adjustments:			-\$284.19
Adjusted Price:			\$2,915.81

2005 HONDA PILOT LX 4D SUV 6 3.5 NORMAL GAS AAWD

List Price: \$3,295.00

VIN: 2HKYF18155H524890 Stock No: S4494T Listing Date: 06/07/2020 ZIP/Postal Code: 18020 Distance from Loss Vehicle: 172 miles

Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - AUTOTRADER.COM			
STAR AUTO MALL			
3730 NAZARETH PIKE			
BETHLEHEM PA 18020			
610-419-3222			
Projected Sold Adjustment			-\$365.00
Mileage	159,703	242,042	\$513.01
Total Adjustments:			\$128.01
Adjusted Price:			\$3,423.01

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2005 Honda Pilot LX	4 Door Utility 106" WB 3.5L 6 Cy! Gas AWD	\$27,550.00

This valuation was prepared in accordance with 11 NYCRR 216.7(c)(iii)(v).

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was designed and built in conjunction with J.D. Powers, experts in data analysis and vehicle pricing and a highly trusted name among consumers. With years of experience in vehicle pricing, J.D. Power is a credible, third-party expert whose name provides consumer recognition and confidence. WCTL provides a consistent methodology across all vehicles and it includes valid comparable vehicles that most closely resemble the totaled vehicle and are similar to the vehicles a consumer would find in their own research.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles that are the closest match to the loss vehicle in the same market area. WorkCenter Total Loss utilizes consumer-based vehicle sources along with inventory directly from Dealerships. When available WCTL also provides sold vehicle records from sources such as J.D. Powers.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 7

The Progressive Corporation

2019 Annual Report

think

For this year's annual report, we chose "think broadly" as the theme and selected the work of 30 multicultural artists from Progressive's expanding collection of contemporary art. This diverse set of artists reflects our versatility as an organization as well as our willingness to step back and assess the many potential ways with which to grow. The painting on the cover and opposite page, *A CHANGE IS GONNA COME*, was created by artist Jeffrey Gibson, who combines indigenous history and textiles with words he believes resonate not only for Native American people but people of all backgrounds. Gibson states, "Ultimately, everyone is at an intersection of multiple cultures, times, histories. The world is shifting and changing and if you're engaged in the world, you are also shifting and changing." At Progressive, we relish change and know that it's not only inevitable, but exciting and it fuels us to come to work every day with a mindset to win, and win in the right way. The multiple vantage points shown throughout this report offer a glimpse into our unique company culture and enduring business.

Five-Year Financial Highlights

(billions—except per share amounts)

	2019	2018	2017	2016	2015
For the Year					
Net premiums written	\$ 37.6	\$ 32.6	\$ 27.1	\$ 23.4	\$ 20.6
Growth over prior year	15%	20%	16%	14%	10%
Net premiums earned	\$ 36.2	\$ 30.9	\$ 25.7	\$ 22.5	\$ 19.9
Growth over prior year	17%	20%	14%	13%	8%
Total revenues	\$ 39.0	\$ 32.0	\$ 26.8	\$ 23.4	\$ 20.9
Net income attributable to Progressive	\$ 3.97	\$ 2.62	\$ 1.59	\$ 1.03	\$ 1.27
Per common share	\$ 6.72	\$ 4.42	\$ 2.72	\$ 1.76	\$ 2.15
Underwriting margin	9.1%	9.4%	6.6%	4.9%	7.5%

(billions—except shares outstanding, per share amounts, and policies in force)

	2019	2018	2017	2016	2015
At Year-End					
Common shares outstanding (millions)	584.6	583.2	581.7	579.9	583.6
Book value per common share	\$ 22.54	\$ 17.71	\$ 15.96	\$ 13.72	\$ 12.49
Consolidated shareholders' equity	\$ 13.7	\$ 10.8	\$ 9.3	\$ 8.0	\$ 7.3
Common share close price	\$ 72.39	\$ 60.33	\$ 56.32	\$ 35.50	\$ 31.80
Market capitalization	\$ 42.3	\$ 35.2	\$ 32.8	\$ 20.6	\$ 18.6
Return on average common shareholders' equity					
Net income attributable to Progressive	31.3%	24.7%	17.8%	13.2%	17.2%
Comprehensive income attributable to Progressive	35.0%	23.8%	21.7%	14.9%	14.2%
Policies in force (thousands)					
Personal Lines					
Agency — auto	6,994.3	6,358.3	5,670.7	5,045.4	4,737.1
Direct — auto	7,866.5	7,018.5	6,039.1	5,348.3	4,916.2
Special lines	4,547.8	4,382.2	4,365.7	4,263.1	4,111.4
Total Personal Lines	19,408.6	17,759.0	16,075.5	14,656.8	13,764.7
Growth over prior year	9%	10%	10%	6%	4%
Commercial Lines	751.4	696.9	646.8	607.9	555.8
Growth over prior year	8%	8%	6%	9%	8%
Property	2,202.1	1,936.5	1,461.7	1,201.9	1,076.5
Growth over prior year	14%	32%	22%	12%	NM
Companywide total	22,362.1	20,392.4	18,184.0	16,466.6	15,397.0
Growth over prior year	10%	12%	10%	7%	NM
Private passenger auto insurance market ¹	NA	\$ 240.7	\$ 222.3	\$ 206.6	\$ 192.8
Market share ²	NA	11.1%	10.1%	9.4%	9.0%

Stock Price Appreciation³

	1-Year	3-Year	5-Year
Progressive	25.1%	30.2%	25.1%
S&P 500	31.5%	15.2%	11.7%

NA = Final comparable industry data will not be available until our third quarter report.

NM = Not meaningful; Property business written by Progressive prior to April 2015 was negligible.

¹ Represents net premiums written as reported by A.M. Best Company, Inc.² Represents Progressive's private passenger auto business, including motorcycle insurance, as a percent of the private passenger auto insurance market.³ Represents average annual compounded rate of increase and assumes dividend reinvestment.

Corporate Information

Principal Office

The Progressive Corporation
6300 Wilson Mills Road
Mayfield Village, Ohio 44143
440-461-5000
progressive.com

Annual Meeting

The Annual Meeting of Shareholders will be held at the offices of The Progressive Corporation, Studio 96, 6671 Beta Drive, Mayfield Village, Ohio 44143 on May 8, 2020, at 10 a.m. eastern time. There were 1,965 shareholders of record on December 31, 2019.

Shareholder/Investor Relations

Progressive does not maintain a mailing list for distribution of shareholders' reports. To view Progressive's publicly filed documents, shareholders can access our website: progressive.com/sec. To view our earnings and other releases, access: progressive.com/financial-releases.

For financial-related information or to request copies of Progressive's publicly filed documents free of charge, write to: The Progressive Corporation, Investor Relations, 6300 Wilson Mills Road, Box W33, Mayfield Village, Ohio 44143, email: investor_relations@progressive.com, or call: 440-395-2222.

For all other company information, call: 440-461-5000 or access our website at: progressive.com/contactus.

Transfer Agent and Registrar

Registered Shareholders: If you have questions or changes to your account and your Progressive common shares are registered in your name, write to: American Stock Transfer & Trust Company, Attn: Operations Center, 6201 15th Avenue, Brooklyn, NY 11219; phone: 1-866-709-7695; email: info@astfinancial.com; or visit their website at: astfinancial.com.

Beneficial Shareholders: If your Progressive common shares are held in a brokerage or other financial institution account, contact your broker or financial institution directly regarding questions or changes to your account.

Online Annual Report and Proxy Statement

Our 2019 Annual Report to Shareholders can be found at: progressive.com/annualreport.

Our 2020 Proxy Statement and 2019 Annual Report to Shareholders, in a PDF format, can be found at: progressiveproxy.com.

Social Responsibility and Sustainability

Progressive uses an interactive online format to communicate our social responsibility efforts. This report can be found at: progressive.com/socialresponsibility.

Common Shares and Dividends

The Progressive Corporation's common shares are traded on the New York Stock Exchange (symbol PGR). Progressive currently has a dividend policy under which the Board expects to declare regular, quarterly common share dividends and, on at least an annual basis, to consider declaring an additional variable common share dividend. The dividend policy can be found at: progressive.com/dividend.

Accounting Complaint Procedure

Any employee or other interested party with a complaint or concern regarding accounting, internal accounting controls, or auditing matters relating to Progressive may report such complaint or concern directly to the Chairperson of the Audit Committee, as follows: Patrick H. Nettles, Ph.D., Chair of the Audit Committee, auditchair@progressive.com.

Any such complaint or concern also may be reported anonymously over the following toll-free Alert Line: 1-800-683-3604 or online at: www.progressivealertline.com. Progressive will not retaliate against any individual by reason of his or her having made such a complaint or reported such a concern in good faith. View the complete procedures at: progressive.com/governance.

Whistleblower Protections

Progressive will not retaliate against any officer or employee of Progressive because of any lawful act done by the officer or employee to provide information or otherwise assist in investigations regarding conduct that the officer or employee reasonably believes to be a violation of federal securities laws or of any rule or regulation of the Securities and Exchange Commission. View the complete Whistleblower Protections at: progressive.com/governance.

Corporate Governance

Progressive's Corporate Governance Guidelines and Board Committee Charters are available at: progressive.com/governance and progressive.com/committee-charters, respectively.

Counsel

Baker & Hostetler LLP, Cleveland, Ohio

Charitable Contributions

We contribute annually to: (i) The Insurance Institute for Highway Safety to further its work in reducing the human trauma and economic costs of auto accidents; and (ii) The Progressive Insurance Foundation, which provides matching funds to eligible 501(c)(3) charitable organizations to which employees contribute. Over the last five years, the matching funds provided by The Progressive Insurance Foundation averaged approximately \$4 million per year. In 2019, we entered into a financial partnership with Humble Design, a Detroit-based nonprofit organization that furnishes homes for families and veterans transitioning from homelessness.

24-Hour Insurance Quotes, Claims Reporting, and Customer Service

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To Receive a Quote	1-800-PROGRESSIVE (1-800-776-4737) progressive.com	1-888-806-9598 progressivecommercial.com
To Report a Claim	1-800-PROGRESSIVE (1-800-776-4737) progressive.com	1-800-PROGRESSIVE (1-800-776-4737)
For Customer Service If you bought your policy through an independent agent or broker	1-800-925-2886 (1-800-300-3693 in California) progressiveagent.com	1-800-444-4487 progressivecommercial.com
If you bought your policy directly through Progressive online or by phone	1-800-PROGRESSIVE (1-800-776-4737) progressive.com	1-800-895-2886 progressivecommercial.com
In addition, iPhone® and Android® users can download the Progressive App to start a quote, report a claim, or service a policy.		



PROGRESSIVE[®]

6300 Wilson Mills Road, Mayfield Village, Ohio 44143

440.461.5000 [progressive.com](https://www.progressive.com)

EXHIBIT 8

Progressive careers

There's a reason we've been named a best place to work: Our progressive culture, core values, and commitment to diversity and inclusion redefine everything you might think about corporate environments.

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EXPLORE CAREERS
Teams, culture, applying, & more

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P - Careers

Where careers take a turn for the best

We're an award-winning company with forward-thinking approaches, state-of-the-art technology, and endless opportunities to risk, learn, and grow within the organization. Progressive people work hard and are rewarded for it—with competitive pay, great benefits, the possibility of bonuses based on company performance at all levels of the company, work-life balance opportunities, and other special perks.

We believe the best companies are fueled by employees who stay true to themselves, while living out the organization's core values. And that's exactly what you'll find at Progressive.

Our continued success—and the honor of being one of Fortune's 100 Best Companies to Work For—is a testament to the power of Progressive people. Throughout our six major campuses and hundreds of claims offices across the country, you'll find a diverse group of more than 40,000 talented employees. We come from all walks of life, all fields of business, and all 50 states. We're unified by our Core Values and the pride we take in upholding and evolving our unique culture.



Pause Video

WHY WE'RE DIFFERENT

It's just different here—and that's a good thing

We know most people don't dream about working at an insurance company. Many of us felt the same way—but that changed the day we started here. When you walk through the doors of Progressive, you'll join other employees who are empowered to be themselves. Because celebrating and respecting the individuality of our people is what makes our company thrive.

Benefits >

We take care of our people with competitive benefits and unexpected things like Gainshare, our companywide bonus plan that rewards all employees.

Culture >

Come here for a job and stay for a career in a work culture where it's safe to take risks, challenge ideas, and think beyond what's conventional.

Diversity and inclusion >

We encourage employees to bring their whole selves to work. Learn more about our diversity and inclusion.

Community involvement >

Supporting our local communities in meaningful ways is something that's ingrained in our culture at Progressive.

Military commitment >

We're proud to hire members of the military. See why several military publications have called Progressive a great place to work for veterans and reservists.

Students & grads >

Ready to take your studies to the next level? We're here to help you succeed. See our job opportunities for students and recent grads.

[Learn more](#)
**OUR TEAMS**

Experience the definition of teamwork

We have an award-winning work environment where people feel appreciated and part of something bigger than themselves. Exploring new paths and challenges is also encouraged here. Approximately one-third of Progressive people make internal job moves each year.

Claims >

Be there for our customers, ease their minds, and get their lives back in order—whether on the road or at home.

Customer care >

Educate customers about coverage options, quote policies, and sell additional products.

Data & analytics >

Make our products—and our status as an industry leader—even stronger.

Field sales >

Work closely with thousands of independent agents across the country who represent Progressive.

Financing and accounting >

Find career paths in finance with work-life balance opportunities you won't find elsewhere.

Human resources >

Cultivate an environment where our employees feel good about where they work and what they do.

Legal >

Evaluate risk, anticipate outcomes, and help others make informed decisions.

Marketing and communications >

Question the status quo, think differently, and push ideas to be bigger, better, and bolder.

Product & strategic account management >

Design and execute business plans that impact our bottom line while being responsible for the P&L within the state you support.

Real estate and facilities >

Create and maintain workspaces that are functional, yet beautiful; convenient, yet cozy; on-trend, yet practical.

Technology >

Create new technology, work hard and be challenged, and have your ideas impact millions of people.

[Explore teams](#)

LOCATIONS

Our six major campuses are anything but a typical corporate environment

Beautiful campuses and surroundings, one of the largest [contemporary art collections](#) in the country, plus on-site cafés, fitness centers, and health centers keep boredom at bay. We also have plenty of opportunities if you'd prefer to work from home or out in the field, plus hundreds of claims offices across the country.

/ AUSTIN

In the heart of Texas, our Austin office is known for its award-winning work environment.

/ CLEVELAND (HQ)

Multiple beautiful sprawling campuses and several other buildings make up our headquarters, with plenty of amenities and nearby attractions.

/ COLORADO SPRINGS

Be surrounded by views of the snow-capped Rockies, Pike's Peak, and even the spires of the United States Air Force Academy's famous cathedral.

/ PHOENIX

Home to a wide variety of sales and customer service jobs, including bilingual opportunities.

/ SACRAMENTO

The office is in an area with shopping, cultural, and recreational opportunities, including museums, art galleries, and outdoor activities near the American River.

/ TAMPA BAY

Progressive's second-largest location on the beautiful Gulf Coast, with offices in Riverview and St. Petersburg.

/ CLAIMS OFFICES

With hundreds of locations around the country, our dedicated claims employees help our customers after the unexpected happens.

/ WORK FROM HOME

Dedicated and self-motivated, Progressive people who work at home enjoy convenience, while still being fully connected and supported.

[Explore all locations](#)

HOW WE HIRE

Ready to take the next step?

Searching for a new job that's truly rewarding is no easy task. So, we've put together a few handy tips to help you through the process.

[See the process >](#)



LIFE@PROGRESSIVE

Peek inside Life@Progressive





Career Advice >

At Progressive, we risk, learn, and grow...and share lessons to make us all better.



Employee Experiences >

Learn about our work and what makes career paths at Progressive unexpected and unique.



Our Culture >

We celebrate people for who they are, the ideas they bring, and the energy they invest.

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RANKED #1 WEBSITE FOR EASE OF USE

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EXHIBIT 9

PROGRESSIVE
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 **EXPLORE CLAIMS**
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Total loss

When an accident causes extensive or costly damage to your vehicle, we may determine it's not practical to complete repairs (this usually means that repairs cost more than the actual cash value of your vehicle). If this is the case, your car is determined a total loss, and we issue you and/or your lienholder payment for the value of your car (minus your deductible if you're a Progressive policyholder). We need to complete an inspection of your vehicle before we can determine the value and whether it's a total loss.

We know this experience can be stressful—and in some cases emotional. If you have a total loss, we manage the process for you and answer any questions you have along the way. Here are a few of the most common questions.

What is a total loss?

Generally, a vehicle is a total loss when the cost to return it to its pre-loss condition is greater than the value of the vehicle. And, in some states, a vehicle may be a total loss if the repair costs would exceed a percentage (e.g., 80%) of the vehicle's value.

To determine the vehicle's value, and in accordance with any applicable state laws, we review the mileage, options, and

condition of your vehicle against the current values of comparable vehicles.

Is there anything I can do now to prepare in the event my car is determined a total loss?

Yes, see the list below. Don't make any final decisions or plans until we complete an inspection of your car and communicate whether your car is a total loss.

- If you have a loan on your car, locate the paperwork that shows who holds the loan, the account number, and the lender's contact information.
- If you don't have a loan on your car, locate your title.
- Remove personal items from your vehicle, including license plates.
- If you plan to purchase a replacement vehicle in the event your vehicle is a total loss, begin researching your options and contact your lender to discuss financing. If you need help finding a replacement car (new or used), you can use [Progressive's free car shopping service](#).

How much will I get for my vehicle?

We pay you its actual cash value — which is the market value of your vehicle based upon several factors, such as its pre-loss condition, age, options, mileage, etc. — minus any applicable deductible if you're Progressive insured. We work with a third-party to help determine the actual cash value. Then, we give the payment to you/the vehicle owner, your lender, or both.

What paperwork do you need before you can issue my payment?

We need to obtain the physical title, and have you fill out the necessary fields (including the odometer disclosure statement) and sign the title. If a lender holds the title, we get the title from them after you fill out and sign a Power of Attorney and odometer disclosure statement (we send this to you as well). Keep in mind, there may be additional/differing state requirements.

Will I still owe money on my loan or lease?

You might still owe money on your loan or lease if the actual cash value of your vehicle is less than what you owe. If you have Loan/Lease Payoff (or gap) coverage through Progressive, it helps pay off the difference up to the available policy limits listed on your declaration page. You may also have separately purchased gap coverage through your dealer or another insurer.

What happens to my vehicle?

You have the option to retain your vehicle salvage or transfer the title to us once we pay your claim. If you transfer the vehicle, we dispose of your totaled car and comply with the appropriate laws or regulations.

Can I get a rental car?

If you're a Progressive policyholder, and you have rental coverage on your policy, we cover the cost of a rental vehicle for up to three days (after we let you know the value of your vehicle). If you're not

a Progressive policyholder, your claims rep explains the rental process.

Will my Progressive insurance be automatically cancelled or transferred to my replacement vehicle?

No, you need to log in to your online account, call us, or call your agent to remove this vehicle from your policy. If you buy a replacement vehicle, you need to add it to your policy within 30 days of becoming the owner.



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RANKED #1 WEBSITE FOR EASE OF USE

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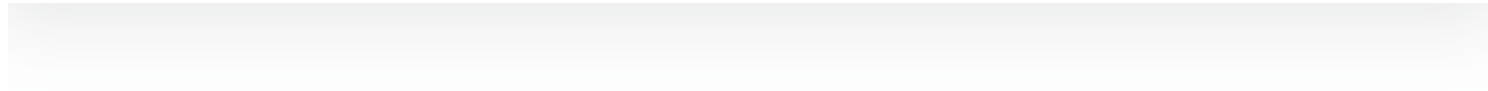


EXHIBIT 10

Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:** 21-8652612-02**Coverage Type of Loss:** Liability**Policy Number:** 21-8652612-02**Loss Date:** 01/12/2021**Owner :** VOLINO, DOMINICK**Reported Date:** 01/13/2021**Valuation Report ID:** 1011243017**Vehicle Information****Loss Vehicle:** 2004 Volvo S60 4 Door Sedan 2.5L 5 Cyl
Gas Turbocharged A AWD**Location:** NY 12601**VIN:** YV1RH59H042418780**Exterior Color:** Nautic Blue Metallic**Mileage:** 195,253 miles**License Plate:** JKT6564, New York**Title History:** No**Title History Comments:****Loan Information****Payment Information****Lien Holder Payoff:**

\$0.00

Lien Holder Payment(s):

\$0.00

Loan/Lease Payoff Coverage:

\$0.00

Net to Owner:

\$3,149.37

Settlement**Stated Amount:** \$0.00**Actual Cash Value:** \$3,282.65

Base Value: \$3,304.13

Title History Adjustment: **-\$0.00**

Refurbishment Adjustments: \$0.00

After Market Parts Adjustment: \$0.00

Condition Adjustment: **-\$21.48**Prior Damage Adjustment: **-\$0.00****Market Value:** \$ 3,282.65

Settlement Adjustment(Pre-Tax): \$0.00

Fees: \$0.00**Taxes:** \$266.72**Owner Retains:** **-\$400.00****Net Settlement:** \$3,149.37**Settlement Adjustment(Post-Tax):** \$0.00**Deductible:** **-\$0.00****Other Adjustments:** \$ 0.00**Total Settlement:** \$3,149.37**Adjuster License #:** 1604749**Comments:** 300 Westage Business Center, Fishkill, NY 12524 Joseph Jacoby 845-654-0420

EXHIBIT 11



SETTLEMENT SUMM...



Page 1 of 1

Progressive Group of Insurance Companies

Settlement Summary

Claim Information

Claim Number: 20-6910695-01

Coverage Type of Loss: Collision

Policy Number:

Loss Date: 09/22/2020

Owner : PLOTTS, JOHN

Reported Date: 09/23/2020

Valuation Report ID: 1010708409

Vehicle Information

Loss Vehicle: 2013 Chrysler 300 300C 4 Door Sedan 3.6L
6 Cyl Gas A AWD

Location: NY 14489

VIN: 2C3CCAAG8DH617463

Exterior Color: Phantom Black Tri-Coat
Pearl

Mileage: 119,255 miles

License Plate:

Title History: No

Title History Comments:

Loan Information

Payment Information

Lien Holder Payoff:

\$0.00

Lien Holder Payment(s):

\$0.00

Loan/Lease Payoff Coverage:

\$0.00

Net to Owner:

\$11,272.09

Settlement

Stated Amount:	\$0.00
Actual Cash Value:	\$11,363.05
Base Value:	\$12,285.35
Title History Adjustment:	-\$0.00
Refurbishment Adjustments:	\$0.00
After Market Parts Adjustment:	\$0.00
Condition Adjustment:	-\$922.30
Prior Damage Adjustment:	-\$0.00
Market Value:	\$ 11,363.05
Settlement Adjustment(Pre-Tax):	\$0.00
Fees:	\$0.00
Taxes:	\$909.04
Company Obtains:	\$0.00
Net Settlement:	\$12,272.09
Settlement Adjustment(Post-Tax):	\$0.00
Deductible:	-\$1,000.00
Other Adjustments:	\$ 0.00
Total Settlement:	\$11,272.09

Adjuster License #: ia 509834

Comments:

Prepared by Christopher Volpe 6699 Transit Road Williamsville, NY 14221 716-243-6601 IA-509834

EXHIBIT 12

Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:** 19-5312925-01**Coverage Type of Loss:** Collision**Policy Number:****Loss Date:** 02/27/2019**Owner :** LUKASIK, KEVIN**Reported Date:** 02/27/2019**Valuation Report ID:** 1008749308**Vehicle Information****Loss Vehicle:** 2013 Hyundai Santa Fe Sport 2.0T 4 Door
Utility 106" WB 2.0L 4 Cyl Gas Turbocharged
A AWD**Location:** NY 12065**VIN:** 5XYZUDLA8DG042052**Exterior Color:** Cabo Bronze**Mileage:** 90,597 miles**License Plate:** HXE2722, New York**Title History:** No**Title History Comments:****Loan Information****Payment Information****Lien Holder Payoff:**

\$15,840.82

Lien Holder Payment(s):

\$13,553.27

Loan/Lease Payoff Coverage:

\$0.00

Net to Owner:

\$0.00

Settlement

Stated Amount:	\$0.00
Actual Cash Value:	\$12,900.25
Base Value:	\$12,648.45
Title History Adjustment:	-\$0.00
Refurbishment Adjustments:	\$0.00
After Market Parts Adjustment:	\$160.00
Condition Adjustment:	\$91.80
Prior Damage Adjustment:	-\$0.00
Market Value:	\$ 12,900.25
Settlement Adjustment(Pre-Tax):	\$0.00
Fees:	\$0.00
Taxes:	\$903.02
Company Obtains:	\$0.00
Net Settlement:	\$13,803.27
Settlement Adjustment(Post-Tax):	\$0.00
Deductible:	-\$250.00
Other Adjustments:	\$ 0.00
Total Settlement:	\$13,553.27

Adjuster License #: IA-1147537**Comments:** ERIC HARTMAN 725 Broadway. Albany NY 12207 518-948-2985

Vehicle Valuation Report

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



Claim Information

Claim Number	Policy Number	Loss Type	Owner	
19-5312925-01		COLLISION	KEVIN LUKASIK 20 REED LN CLIFTON PARK, NY 12065 +1-518-2809963	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
02/27/2019	02/27/2019	03/18/2019	1008749308	4

Vehicle Information

Year	Make	Model	Location	Mileage
2013	Hyundai	Santa Fe Sport 2.0T 4 Door Utility 106" WB 2.0L 4 Cyl Gas Turbocharged A AWD	NY 12065	90,597 miles
Ext Color	License	VIN	Title History	
Cabo Bronze	HXE2722, New York	5XYZUDLA8DG042052	No	

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$12,648.45
Condition +	\$91.80
Prior Damage	\$0.00
Aftermarket Parts +	\$160.00
Refurbishment	\$0.00
Market Value =	\$12,900.25

Settlement Value:
\$12,650.25

Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$250.00
Settlement Value =	\$12,650.25

Loss Vehicle Detail

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Standard Equipment

Exterior

19" hyper silver alloy wheels	Body-color exterior pwr mirrors
Body-color rear spoiler -inc: LED brake lights	Chrome accent door handles
Chrome accent front grille	Chrome twin-tip exhaust
LED headlight accents	Rear privacy glass
Solar glass front windows	Windshield wiper de-icer

Interior

Active ECO system	Air conditioning w/cabin air filter
AM/FM/SiriusXM audio system w/CD/MP3 player -inc: (6) speakers, aux/USB/iPod jacks	Blue Link telematics system
Bluetooth hands-free phone system	Cruise control
Electroluminescent gauge cluster w/color LCD trip computer	Front bucket seats
Front sunvisors -inc: illuminated vanity mirrors, visor extension	Proximity key entry w/push button start
Pwr door & tailgate locks	Pwr windows w/driver auto-up/down
Remote keyless entry system w/alarm	Stain-resistant cloth seating surfaces
Tilt/telescopic steering wheel -inc: audio & cruise controls	

Mechanical

All wheel drive w/driver-selectable lock	Front/rear ventilated disc brakes
MacPherson strut front suspension -inc: gas filled dampers, stabilizer bar	Multi-link rear suspension -inc: gas filled dampers, stabilizer bar
Pwr rack & pinion steering -inc: driver selectable steering mode (DSSM)	Trailer prep pkg -inc: trailer pre-wiring

Safety

4-wheel anti-lock brakes (ABS) -inc: electronic brake force distribution (EBD), brake assist	Downhill brake control
Driver & front passenger advanced airbags w/occupant classification system	Driver's knee airbag
Electronic stability control (ESC) w/traction control system (TCS)	Front side-impact airbags
Front/rear side curtain airbags w/rollover sensors	Hill-start assist control
Lower anchors & upper tether anchors (LATCH)	Tire pressure monitoring system

Optional Equipment

CARGO COVER/SCREEN	CARPETED FLOOR MATS
--------------------	---------------------

*DIO/PIO = Dealer/Port Installed Options

Loss Vehicle Base Value

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" 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: 77,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	29,170	12143	25 miles	\$17,930.00 Sold Price	\$14,246.41
2	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	84,461	12304	8 miles	\$14,000.00 List Price	\$12,856.84
3	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	115,000	12304	8 miles	\$10,995.00 List Price	\$10,396.75
4	2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2TURBO GAS A AWD	89,857	01060	70 miles	\$14,008.00 List Price	\$13,093.78
Base Value:						\$12,648.45

Loss Vehicle Adjustments

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

Condition Adjustments

Condition Adjustment: \$91.80

Overall Condition: 3.05-Good

Typical Vehicle Condition: 3.00

Category	Condition	Comments
Interior		
DOORS/INTERIOR PANELS	3 Good	missing drv carpet floor mat, small cut to lt rear door.
CARPET	3 Good	2 perm stains drv, 1 rear lt side
SEATS	2 Fair	signif bolster wear to drv seat
HEADLINER	2 Fair	3 perm marks in fabric will not detail
GLASS	3 Good	no damage
DASH/CONSOLE	3 Good	small cuts and knicks in dash and glove door, perm soil cntr
Exterior		
VINYL/CONVERTIBLE TOP	Typical	
PAINT	3 Good	normal stone chips to hood
TRIM	3 Good	small curb impact rt rear wheel
BODY	4 Very Good	small isolated ding drv door above handle
Mechanical		
ENGINE	3 Good	some fluid building around valve covers, missing engine covr
TRANSMISSION	3 Good	some fluid building on pan in engine bay
Tire	3 Good	8, 9, 4, 4, 32s avg together is good

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:

interior - if drv carpet mat obtained rating would be a 3 - good *** update *** part returned updated to 3
 engine - if engine cover is put back with vehicle rating would change to a 3 - good *** update *** part returned updated to 3

After Market Parts and OEM Equipment Adjustments

Category	Description	Adjustment Type	Purchase Date	Amount Paid	Adjustment Amount
MECHANICAL	INTAKE (COLD AIR)	INSTANT QUOTE			\$160.00
INTERIOR	FLOOR MATS (NON-OEM)	INSTANT QUOTE			\$0.00

Comparable Vehicles

Loss vehicle: 2013 Hyundai Santa Fe Sport | 2.0T 4 Door Utility 106" WB | 2.0L 4 Cyl Gas Turbocharged A AWD

1 2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD **Sold Price: \$17,930.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA6DGXXXXXX		12/04/2018	12143	25 miles

Source:	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER SALE - BUILDSHEET - J.D. POWER	Mileage	90,597	29,170	-\$3,650.10
	Equipment			
	WHEEL LOCKS	No	Yes	-\$33.49
			Total Adjustments:	-\$3,683.59
			Adjusted Price:	\$14,246.41

Comparable Vehicle Option Details

CARGO COVER/SCREEN, CARPETED FLOOR MATS, WHEEL LOCKS

2 2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD**List Price: \$14,000.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA2DG001383	29580	02/17/2019	12304	8 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM	Projected Sold Adjustment			-\$818.00
METRO FORD	Mileage	90,597	84,461	-\$325.16
3601 STATE ST				
SCHENECTADY NY 12304				Total Adjustments: -\$1,143.16
518-429-7484				Adjusted Price: \$12,856.84

Comparable Vehicle Package Details:**CARGO COVER/SCREEN, CARPETED FLOOR MATS****3 2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD****List Price: \$10,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA9DG023994	18340	12/26/2018	12304	8 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - BUILDSHEET - CARS.COM	Projected Sold Adjustment			-\$643.00
HORNING AUTO SALES	Mileage	90,597	115,000	\$853.23
3821 STATE ST	Equipment			
SCHENECTADY NY 12304	LEATHER & PREMIUM EQUIPMENT PKG	No	Yes	-\$861.20
518-344-7616	CARGO COVER/SCREEN	Yes	No	\$52.72
				Total Adjustments: -\$598.25
				Adjusted Price: \$10,396.75

Comparable Vehicle Package Details:**LEATHER & PREMIUM EQUIPMENT PKG (AUTO-DIMMING MIRROR W/HOMELINK & COMPASS)****Comparable Vehicle Option Details:****CARPETED FLOOR MATS**

2013 HYUNDAI SANTA FE 2.0T 4D SUV 4 2 TURBO GAS AAWD				List Price: \$14,008.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
5XYZUDLA9DG032601	H3865A	02/19/2019	01060	70 miles
Source				
DEALER WEB LISTING - BUILDSHEET - CARS.COM		Adjustments	Loss Vehicle	This Vehicle
COUNTRY HYUNDAI		Projected Sold Adjustment		Amount
347 KING ST		Mileage	90,597	89,857
NORTHAMPTON MA 01060		Equipment		
413-774-3122		CARGO COVER/SCREEN	Yes	No
		AUTO-DIMMING MIRROR W/HOMELINK & COMPASS	No	Yes
Total Adjustments:				-\$914.22
Adjusted Price:				\$13,093.78

Complete Vehicle Option Details:

CARPETED FLOOR MATS, AUTO-DIMMING MIRROR W/HOMELINK & COMPASS

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2013 Hyundai Santa Fe Sport 2.0T	4 Door Utility 106" WB 2.0L 4 Cyl Gas Turbocharged AWD	\$29,450.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was designed and built in conjunction with J.D. Powers, experts in data analysis and vehicle pricing and a highly trusted name among consumers. With years of experience in vehicle pricing, J.D. Power is a credible, third-party expert whose name provides consumer recognition and confidence. WCTL provides a consistent methodology across all vehicles and it includes valid comparable vehicles that most closely resemble the totaled vehicle and are similar to the vehicles a consumer would find in their own research.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles that are the closest match to the loss vehicle in the same market area. WorkCenter Total Loss utilizes consumer-based vehicle sources along with inventory directly from Dealerships. When available WCTL also provides sold vehicle records from sources such as J.D. Powers.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated 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:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

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

EXHIBIT 13

Print Settlement Summary

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Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:** 20-5840648-01**Coverage Type of Loss:** Collision**Policy Number:****Loss Date:** 05/28/2020**Owner :** COSTA, LORENZO**Reported Date:** 06/01/2020**Valuation Report ID:** 1010349715**Vehicle Information****Loss Vehicle:** 2012 Ram 3500 ST 4 Door Crew Cab 8 Foot Bed 6.7L 6 Cyl
Diesel Turbocharged A 4WD**Location:** NY 11757**VIN:** 3C63DRGL5CG343920**Exterior Color:** Bright Silver Metallic**Mileage:** 183,342 miles**License Plate:****Title History:** No**Title History Comments:****Loan Information****Lien Holder Payoff:** \$0.00**Payment Information****Lien Holder Payment(s):** \$0.00**Loan/Lease Payoff Coverage:** \$0.00**Net to Owner:** \$19,803.00**Settlement****Stated Amount:** \$0.00**Actual Cash Value:** \$19,151.21

Base Value: \$17,571.21

Title History Adjustment: **-\$0.00**

Refurbishment Adjustments: \$0.00

After Market Parts Adjustment: \$1,580.00

Condition Adjustment: \$0.00

Prior Damage Adjustment: **-\$0.00****Market Value:** \$ 19,151.21

Settlement Adjustment(Pre-Tax): \$0.00

Fees: \$0.00**Taxes:** \$1,651.79**Company Obtains:** \$0.00**Net Settlement:** \$20,803.00**Settlement Adjustment(Post-Tax):** \$0.00**Deductible:** **-\$1,000.00****Other Adjustments:** \$ 0.00**Total Settlement:** \$19,803.00**Adjuster License #:** 1518280**Comments:** PREPARED BY Shannon Smith, 1 Corporate Dr. Bohemia, NY 11716 PHONE # 631-358-0174

EXHIBIT 14

Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:** 18-3835313-01**Coverage Type of Loss:** Collision**Policy Number:****Loss Date:** 06/18/2018**Owner :** GOODIER, ZACHARY**Reported Date:** 06/18/2018**Valuation Report ID:** 1007907917**Vehicle Information****Loss Vehicle:** 2013 Hyundai Sonata GLS 4 Door Sedan
2.4L 4 Cyl Gas A FWD**Location:** NY 14094**VIN:** 5NPEB4AC3DH588663**Exterior Color:** Shimmering White**Mileage:** 48,317 miles**License Plate:****Title History:** No**Title History Comments:****Loan Information****Payment Information****Lien Holder Payoff:**

\$0.00

Lien Holder Payment(s):

\$0.00

Loan/Lease Payoff Coverage:

\$0.00

Net to Owner:

\$10,906.95

Settlement

Stated Amount:	\$0.00
Actual Cash Value:	\$10,561.99
Base Value:	\$10,343.74
Title History Adjustment:	-\$0.00
Refurbishment Adjustments:	\$0.00
After Market Parts Adjustment:	\$0.00
Condition Adjustment:	\$218.25
Prior Damage Adjustment:	-\$0.00
Market Value:	\$ 10,561.99
Settlement Adjustment(Pre-Tax):	\$0.00
Fees:	\$0.00
Taxes:	\$844.96
Company Obtains:	\$0.00
Net Settlement:	\$11,406.95
Settlement Adjustment(Post-Tax):	\$0.00
Deductible:	-\$500.00
Other Adjustments:	\$ 0.00
Total Settlement:	\$10,906.95

Adjuster License #: 550391**Comments:** PREPARED BY RON GOODWIN, 6699 TRANSIT RD WILLIAMSVILLE NY 14221, 716-810-1500.

EXHIBIT 15

9/17/21, 12:35 PM

Print Settlement Summary

Progressive Group of Insurance Companies

Settlement Summary**Claim Information****Claim Number:** 20-6755641-02**Coverage Type of Loss:** Liability**Policy Number:****Loss Date:** 06/20/2020**Owner:** ENGLAND, JAMES**Reported Date:** 06/20/2020**Valuation Report ID:** 1010339900**Vehicle Information****Loss Vehicle:** 2005 Honda Pilot LX 4 Door Utility 106" WB 3.5L 6 Cyl Gas A AWD**Location:** NY 12055**VIN:** 2HKYF18115H572662**Exterior Color:** Nighthawk Black Pearl**Mileage:** 159,703 miles**License Plate:** JNP7195, New York**Title History:** No**Title History Comments:****Loan Information****Payment Information****Lien Holder Payoff:**

\$0.00

Lien Holder Payment(s):

\$0.00

Loan/Lease Payoff Coverage:

\$0.00

Net to Owner:

\$3,563.83

Settlement

Stated Amount:	\$0.00
Actual Cash Value:	\$3,299.84
Base Value:	\$3,299.84
Title History Adjustment:	-\$0.00
Refurbishment Adjustments:	\$0.00
After Market Parts Adjustment:	\$0.00
Condition Adjustment:	\$0.00
Prior Damage Adjustment:	-\$0.00
Market Value:	\$ 3,299.84
Settlement Adjustment(Pre-Tax):	\$0.00
Fees:	\$0.00
Taxes:	\$263.99
Company Obtains:	\$0.00
Net Settlement:	\$3,563.83
Settlement Adjustment(Post-Tax):	\$0.00
Deductible:	-\$0.00
Other Adjustments:	\$ 0.00
Total Settlement:	\$3,563.83

Adjuster License #: IA 1284765**Comments:**

PREPARED BY CHRISTOPHER LUCAS, 725 BROADWAY, ALBANY NY 12207

EXHIBIT 16



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2	90666571		SAFE TRAVELS	TSDR	LIVE
3	90072311	6435853	KEYS TO PROGRESS	TSDR	LIVE
4	90620581		INSURE YOUR PASSION	TSDR	LIVE
5	90597196		SAFE AND STEADY DISCOUNT	TSDR	LIVE
6	90588002		AUTOQUOTE EXPLORER	TSDR	LIVE
7	90568641		PROGRESSIVE INSURANCE	TSDR	LIVE
8	88640139	6296285	SNAPSHOT ROAD TEST	TSDR	LIVE
9	88925401		CASTLE	TSDR	LIVE
10	88683601		PROGRESSIVE LIFE INSURANCE	TSDR	LIVE
11	88937182	6253077	STRETCH FINANCIAL WELLNESS	TSDR	LIVE
12	88482072		LEVEL20	TSDR	DEAD
13	88211030		SAFE TRAVELS	TSDR	DEAD
14	88769144	6181640	SNAPSHOT PROVIEW	TSDR	LIVE
15	88673667	6165719	MOTOSCAPE	TSDR	LIVE
16	88186542	6143814	PAYOUT PERK	TSDR	LIVE
17	88140849		SMART TRIP	TSDR	DEAD
18	88470039	5949051	ADVENTURE AWAITS	TSDR	LIVE
19	88311704	5922730	SHOWER SESSIONS	TSDR	LIVE
20	88212482	5836388	ADVENTURE AWAITS	TSDR	LIVE
21	88041152	5802111	PROGRESSIVE ADVENTURE	TSDR	LIVE
22	87030849	5127405	PROGRESSIVE AUTO INSURANCE	TSDR	LIVE
23	87756477	5829612	BUSINESS SELECT	TSDR	LIVE
24	87903955	5747224	PROGRESSIVE TOP REFERRALS	TSDR	LIVE
25	87768623	5662929	BUSINESSQUOTE EXPLORER	TSDR	LIVE
26	87864914	5611131	P	TSDR	LIVE
27	87390448	5581605	DRIVE PARTNER	TSDR	LIVE
28	87695283	5517994	PROGRESSIVE HOME	TSDR	LIVE

29	87418507	5504344	ROOF PROTECTION PLUS	TSDR	LIVE
30	87451235	5409030	HOMEQUOTE EXPLORER	TSDR	LIVE
31	87418405		PEST DAMAGE PROTECTION	TSDR	DEAD
32	87390446	5392970	DRIVE PARTNER PLUS	TSDR	LIVE
33	87328844	5361315	BUSINESS ONWARD	TSDR	LIVE
34	87305190	5313663	SMART HAUL	TSDR	LIVE
35	87039587	5262247	FLOTECTION	TSDR	LIVE
36	87154902		QUOTE PACK	TSDR	DEAD
37	86468020	4928577	PROGRESSIVE ADVANTAGE	TSDR	LIVE
38	86177768	4687162	PROGRESSIVE	TSDR	LIVE
39	86109249	4669721	NAME YOUR PRICE	TSDR	LIVE
40	86000877	4487915	COVERAGE CHECKER	TSDR	LIVE
41	86687092		PLATINUM WHITE	TSDR	DEAD
42	86687084	5392240	PLATINUM SILVER	TSDR	LIVE
43	86687087		PLATINUM BLUE	TSDR	DEAD
44	86793285	5096904	PRIORITY REFERRALS	TSDR	LIVE
45	86900325	5044757	LIFE LANES	TSDR	LIVE
46	86035332	4708992	PRO TIPS	TSDR	LIVE
47	86713755	4913438	COMMERCIAL GRADE	TSDR	LIVE
48	86604231		COMMERICAL GRADE	TSDR	DEAD
49	86034794		TEST DRIVE	TSDR	DEAD
50	85312999	4110267	PROPULSION PLUS	TSDR	LIVE

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52	85200535	4029941	PERKSHARE	TSDR	LIVE
53	85951690	4527008	KEYS TO PROGRESS	TSDR	LIVE
54	85554648	4336031	PERKSHARE EXTRA	TSDR	DEAD
55	85309837	4100271	SUPERSTORE SHUFFLE	TSDR	DEAD
56	85278833	4097183	OUTDOORSMEN INSURANCE	TSDR	DEAD
57	85313021	4350684	SIGN GLIDE	TSDR	LIVE
58	85633062	4217976	PROGRESSIVE	TSDR	LIVE
59	85629060	4318825	CARRIED CONTENTS	TSDR	LIVE
60	85575264	4318643	STEM PROGRESS	TSDR	LIVE
61	85173234	3999857	OUT THERE WITH A BETTER WAY	TSDR	DEAD
62	85493096	4265650	SMARTSELL	TSDR	LIVE
63	85454076	4137226	COVERAGE CHECKER	TSDR	LIVE
64	85002762	3939105	PROGRESSIVE COMMERCIAL ADVANTAGE	TSDR	DEAD
65	85448624	4157625	SMARTVIEW	TSDR	LIVE
66	85681147		TEST DRIVE	TSDR	DEAD
67	85633202			TSDR	DEAD
68	85633178		PROGRESSIVE	TSDR	DEAD
69	85630734		PROGRESSIVE	TSDR	DEAD
70	85630730		PROGRESSIVE	TSDR	DEAD
71	85630727			TSDR	DEAD
72	85630724			TSDR	DEAD
73	85333747		NEW CAR VALUE SHIELD	TSDR	DEAD
74	85309853		RELIABLE PAYER DISCOUNT	TSDR	DEAD
75	85132045		PROGRESSIVE PERKS	TSDR	DEAD
76	85028492		PROGRESSIVE COMMERCIAL ADVANTAGE AGENCY	TSDR	DEAD
77	78909270	3304661	PIENSA F CIL. PIENSA PROGRESSIVE.	TSDR	DEAD
78	78965121		OUR POLICY: PERSONALI ED FOR YOU	TSDR	DEAD

79	78965109		THE ONLY FAIR POLICY IS A PERSONALIZED POLICY	TSDR	DEAD
80	78965107		THE POWER OF PERSONALIZATION	TSDR	DEAD
81	78965099		A PERSONALIZED POLICY AT A PERSONALIZED PRICE FOR WHO YOU ARE WHAT YOU DRIVE AND HOW YOU DRIVE IT	TSDR	DEAD
82	78965097		A PERSONALIZED POLICY AT A PERSONALIZED PRICE	TSDR	DEAD
83	78800661	3186717	THINK EASIER. THINK PROGRESSIVE DIRECT.	TSDR	DEAD
84	78800660	3186716	THINK PROGRESSIVE DIRECT.	TSDR	DEAD
85	78740164	3139200	RELAX JUST PLAY.	TSDR	DEAD
86	78657664		TICKERPLUS	TSDR	DEAD
87	78458807	3091333	HARDWORKING INSURANCE	TSDR	DEAD
88	78358559	2974452	DRIVE	TSDR	LIVE
89	78427824	3099096	PROGRESSIVE DIRECT	TSDR	LIVE
90	78496715	3040828	LET S GO. LET S DRIVE.	TSDR	DEAD
91	78487759		DRIVE	TSDR	DEAD
92	78487746		DRIVE INSURANCE FROM PROGRESSIVE	TSDR	DEAD
93	78471642	3276319	RELAX JUST DRIVE	TSDR	DEAD
94	78458806	3058785	HARDWORKING INSURANCE	TSDR	DEAD
95	78455512	2997826	THINK PROGRESSIVE	TSDR	DEAD
96	78455452	2997823	THINK EASIER	TSDR	DEAD
97	78444760	3080691	TRIPSENSE	TSDR	DEAD
98	78444755	3080690	TRIPSENSOR	TSDR	DEAD
99	78411196		DRIVE WITH PROGRESSIVE	TSDR	DEAD
100	78405692		BLUECHIP	TSDR	DEAD

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Current Search: S2: (progressive casualty)[OW] docs: 207 occ: 420

	Serial Number	Reg. Number	Word Mark	Check Status	Live/Dead
101	78358555		DRIVE INSURANCE FROM PROGRESSIVE	TSDR	DEAD
102	78352985	2970232	THINK EASIER. THINK PROGRESSIVE.	TSDR	DEAD
103	78352965	2958688	SERIOUS VEHICLE INSURANCE FOR SERIOUS OUTDOORSMEN	TSDR	DEAD
104	78324768		HOW UDRIVE	TSDR	DEAD
105	78324761		UDRIVE	TSDR	DEAD
106	78324745		UDRIVE	TSDR	DEAD
107	78106046	2890064	PROGRESSIVE PROLEADS	TSDR	DEAD
108	78082706	2573952	PROGRESSIVE PINNACLE AGENTS	TSDR	DEAD
109	78076900	2635399		TSDR	DEAD
110	78075216		PINNACLE	TSDR	DEAD
111	77981809	3994755	SNAPSHOT	TSDR	LIVE
112	77969553	4071275	SNAPSHOT	TSDR	LIVE
113	77608524	3926127	PROGRESSIVE FIELD	TSDR	LIVE
114	77734633	3777053	IRV	TSDR	DEAD
115	77608520	3926126	PROGRESSIVE FIELD	TSDR	LIVE
116	77608530	3845838	PROGRESSIVE FIELD	TSDR	LIVE
117	77608525	3861476	PROGRESSIVE FIELD	TSDR	LIVE
118	77608529	3926128	PROGRESSIVE FIELD	TSDR	LIVE
119	77867423	3871463	PROGRESSIVE TOGETHER	TSDR	LIVE
120	77608528	3850747	PROGRESSIVE FIELD	TSDR	LIVE
121	77608531	3845839	PROGRESSIVE FIELD	TSDR	LIVE
122	77969550	4071274	SNAPSHOT DISCOUNT	TSDR	DEAD
123	77608516	3638623	PROGRESSIVE FIELD	TSDR	LIVE
124	77608515	3638622	PROGRESSIVE FIELD	TSDR	LIVE
125	77513089	3510312	NAME YOUR PRICE	TSDR	LIVE
126	77981810	3994756	SNAPSHOT DISCOUNT	TSDR	LIVE
127	77892625	3821708	PROGRESSIVE SIGNATURE AGENT	TSDR	DEAD

128	77734629	3815562	IRV	TSDR	DEAD
129	77724600	3794667	SIGNATURE AGENT	TSDR	DEAD
130	77538960	3723307	CAR SHOPPING ADVANTAGE	TSDR	DEAD
131	77561624	3716547	ACCIDENT IMMUNITY	TSDR	DEAD
132	77561629	3713092	VIOLATION IMMUNITY	TSDR	DEAD
133	77715969	3708354	PROGRESSIVE AUTO ADVANTAGE	TSDR	DEAD
134	77545716	3710015	FREEDOM TO RIDE	TSDR	DEAD
135	77977541	3681429	MYRATE	TSDR	DEAD
136	77867410		PROGRESSIVETOGETHER	TSDR	DEAD
137	77608532		PROGRESSIVE FIELD	TSDR	DEAD
138	77608526		PROGRESSIVE FIELD	TSDR	DEAD
139	77608518		PROGRESSIVE FIELD	TSDR	DEAD
140	77305797	3475343	A SIDE PLUS	TSDR	LIVE
141	77051963	3257641	SAFEALERT	TSDR	LIVE
142	77051153	3257640	SAFETALK	TSDR	LIVE
143	77453406	3614091	COMMERCIAL GRADE	TSDR	DEAD
144	77201266	3544384	PAY AS YOU DRIVE	TSDR	DEAD
145	77265367	3609509	DEDUCTIBLE SAVINGS BANK	TSDR	LIVE
146	77231704	3491370	PROGRESSIVE	TSDR	LIVE
147	77417429	3508522	PROGRESSIVE HOME ADVANTAGE	TSDR	LIVE
148	77381020	3644407	MAKING OUR AUTO CUSTOMERS FEEL MORE AT HOME	TSDR	DEAD
149	77453173	3596349	SEGURO QUE TRABA A FUERTE PARA USTED	TSDR	DEAD
150	77417516	3592735	PROGRESSIVE AUTO ADVANTAGE PACKAGE	TSDR	DEAD

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	Serial Number	Reg. Number	Word Mark	Check Status	Live/Dead
151	77387489	3577673	RESPUESTA INMEDIATA	TSDR	DEAD
152	77413278	3552321	TRUCK TIPS	TSDR	DEAD
153	77118399	3446080	BEFORE THE GREMLINS GET YOU GET PROGRESSIVE	TSDR	DEAD
154	77098938	3412359	SAVING HUNDREDS IS UST THE BEGINNING	TSDR	DEAD
155	77326871		PRO BE PROGRESSIVE	TSDR	DEAD
156	77300696		PROGRESSIVE ADVANTAGE	TSDR	DEAD
157	77273934		PROGRESSIVE ADVANTAGE PACKAGE	TSDR	DEAD
158	77273925		MYRATE	TSDR	DEAD
159	77201265		PAY HOW YOU DRIVE	TSDR	DEAD
160	77198021		STRESS FREE	TSDR	DEAD
161	77056238		PROGRESSIVE DIRECT. IT S ABOUT YOU. IT S ABOUT TIME.	TSDR	DEAD
162	77056237		PROGRESSIVE DIRECT. IT S ABOUT YOU. AND IT S ABOUT TIME.	TSDR	DEAD
163	77055548		PROGRESSIVE. IT S ABOUT YOU. IT S ABOUT TIME.	TSDR	DEAD
164	77055542		IT S ABOUT YOU. IT S ABOUT TIME.	TSDR	DEAD
165	77055525		PROGRESSIVE. IT S ABOUT YOU. AND IT S ABOUT TIME.	TSDR	DEAD
166	77055511		IT S ABOUT YOU. AND IT S ABOUT TIME.	TSDR	DEAD
167	77055408		YOU LIVE LIFE. WE LIVE INSURANCE.	TSDR	DEAD
168	76291763	2662255	1 800 SEGUROS	TSDR	LIVE
169	75943190	2446250	NOT WHAT YOU D EXPECT FROM AN INSURANCE COMPANY	TSDR	LIVE
170	75604418	2316291	INSURE YOUR PASSION	TSDR	LIVE
171	75770956		1 877 PROG COM	TSDR	DEAD
172	75732411		INSURANCE ONLINE	TSDR	DEAD
173	75710740	2335957	SIGNS OF INTELLIGENT LIFE IN AUTO INSURANCE	TSDR	DEAD
174	75672318		WHAT IF	TSDR	DEAD
175	75652197	2462418	1 888 CYCLE PRO	TSDR	DEAD

176	75652196	2364175	1 888 BOAT PRO	TSDR	DEAD
177	75619405	2328793	INSURE YOUR FREEDOM	TSDR	DEAD
178	75593202	2415088	TOTALPRO	TSDR	DEAD
179	75527862		YOUR DRIVING SIGNATURE	TSDR	DEAD
180	75527861		YOUR DRIVING SIGNATURE	TSDR	DEAD
181	75511350		NOT WHAT YOU D EXPECT FROM AN INSURANCE COMPANY	TSDR	DEAD
182	75500970	2342388	PERSONAL PROGRESSIVE	TSDR	DEAD
183	75491016	2255649	IMMEDIATE RESPONSE	TSDR	LIVE
184	75478096	2279073	PROASSIST	TSDR	DEAD
185	75416262		AUTOGRAPH	TSDR	DEAD
186	75416261		AUTOGRAPH	TSDR	DEAD
187	75364761	2208772	AUTOGOLD	TSDR	DEAD
188	75230539	2149895	PROGRESSIVE CLIENT PROFILE	TSDR	DEAD
189	75184624	2089383		TSDR	DEAD
190	74702035	1971522	PROGRESSIVE	TSDR	LIVE
191	74185485	1844695	PROGRESSIVE	TSDR	LIVE
192	74661837	1953856	1 800 SEGUROS	TSDR	DEAD
193	74477603	1877960	1 800 AUTO PRO	TSDR	DEAD
194	74395381		AUTOMATCH	TSDR	DEAD
195	74395380		INFOMATCH	TSDR	DEAD
196	74347693		EDGE	TSDR	DEAD
197	74315998	1888026	EXPRESS QUOTE	TSDR	DEAD
198	74308958	1767070	IMMEDIATE RESPONSE	TSDR	DEAD
199	74263708	1816463	SURERIDER	TSDR	DEAD
200	74150825		AUTORESPONSE	TSDR	DEAD

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	Serial Number	Reg. Number	Word Mark	Check Status	Live/Dead
201	74150824		DISTRESSRESPONSE	TSDR	DEAD
202	74150823		REPAIRRESPONSE	TSDR	DEAD
203	74150822		PURCHASE RESPONSE	TSDR	DEAD
204	74113324	1699394	UNIVERSAL AUTO	TSDR	DEAD
205	73795546	1579412	LAWWORKS	TSDR	LIVE
206	73776099	1555619	PRORATER	TSDR	LIVE
207	73748732		LAW WORKS	TSDR	DEAD

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AANM/progressive AND casualty: 19 patents.

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AANM/progressive AND casualty

	PAT. NO.	Title
1	11,038,821	Chatbot artificial intelligence
2	10,997,559	Resource management system
3	10,839,463	Multiple product quoting
4	10,838,791	Robust event prediction
5	D901,584	Typeface
6	10,657,603	Intelligent routing control
7	10,601,740	Chatbot artificial intelligence
8	10,497,063	Mobile insurance platform system
9	10,305,826	Intelligent conversational systems
10	10,289,464	Robust event prediction
11	10,223,751	Multivariate predictive system
12	10,148,600	Intelligent conversational systems
13	10,121,202	Insurance coverage checker system
14	10,096,069	Multiple product quoting
15	9,356,926	Security system
16	9,344,566	Loyalty structured call routing system
17	9,183,593	Customizable insurance system
18	9,053,515	Rich claim reporting system
19	9,025,756	Loyalty structured call routing system

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