

REPORT SUMMARY

CLAIM INFORMATION

Owner	Osborn, Alex 10857 S Jason Dr Sandy, UT 84094-5043
Loss Vehicle	2020 Hyundai Palisade Limited AWD
Loss Incident Date	02/23/2023
Claim Reported	03/02/2023

The CCC ONE® Market Valuation Report reflects CCC Intelligent Solutions Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by AUTO-OWNERS INSURANCE.

Loss vehicle odometer is similar to the average mileage of 39,700.

INSURANCE INFORMATION

Report Reference Number	111900892
Claim Reference	300-0117782-2023-CV1
Adjuster	Dove, Daniel
Appraiser	Nucman, Jim
Odometer	39,541
Last Updated	03/02/2023 08:26 AM

VALUATION SUMMARY

Base Vehicle Value	\$ 38,250.00
Condition Adjustment	+ \$ 400.00
Adjusted Vehicle Value	\$ 38,650.00
Vehicular Tax (7.25%)	+ \$ 2,802.13
Tax reflects applicable state, county and municipal taxes.	

Total **\$ 41,452.13**

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

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VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

AUTO-OWNERS INSURANCE has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.

DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information

VEHICLE INFORMATION

VEHICLE DETAILS

Location	SANDY, UT 84094-5043
VIN	KM8R5DHE5LU123429
Year	2020
Make	Hyundai
Model	Palisade
Trim	Limited
Body Style	AWD
Body Type	Sports Utility
Engine -	
Cylinders	6
Displacement	3.8L
Fuel Type	Gasoline
Carburation	Gasoline Direct Injection
Transmission	Automatic Transmission 4 Wheel Drive
Curb Weight	4387 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE HISTORY SUMMARY

Experian AutoCheck	No Title Problem Found
National Highway Traffic Safety Administration	3 Recalls

VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	39,541		
Transmission	Automatic Transmission	✓	
	4 Wheel Drive	✓	
Power	Power Steering	✓	
	Power Brakes	✓	
	Power Windows	✓	
	Power Locks	✓	
	Power Mirrors	✓	
	Power Driver Seat	✓	
	Power Passenger Seat	✓	
	Power Trunk/Liftgate	✓	
	Decor/Convenience	Air Conditioning	✓
Climate Control		✓	
Dual Air Conditioning		✓	
Tilt Wheel		✓	
Cruise Control		✓	
Rear Defogger		✓	
Intermittent Wipers		✓	
Console/Storage		✓	
Overhead Console		✓	
Memory Package		✓	
Navigation System		✓	
Keyless Entry		✓	
Telescopic Wheel		✓	
Heated Steering Wheel		✓	
Message Center		✓	
Home Link		✓	
Remote Starter		✓	
Seating		Bucket Seats	✓
		Leather Seats	✓
		Heated Seats	✓
	Rear Heated Seats	✓	

To the left is the equipment of the loss vehicle that AUTO-OWNERS INSURANCE provided to CCC.

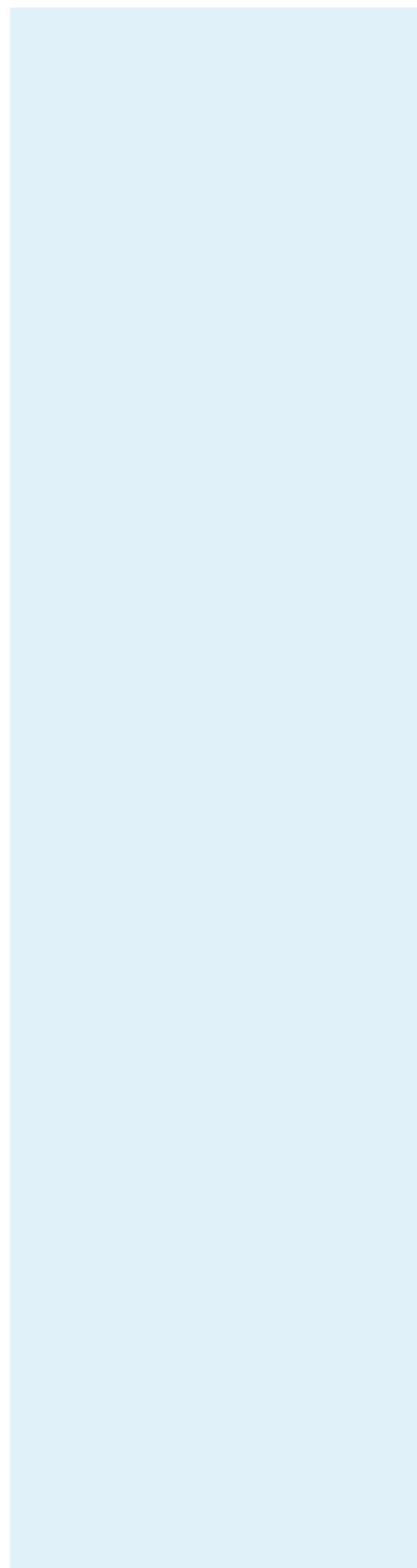
✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

📄 **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.

VEHICLE INFORMATION

VEHICLE EQUIPMENT

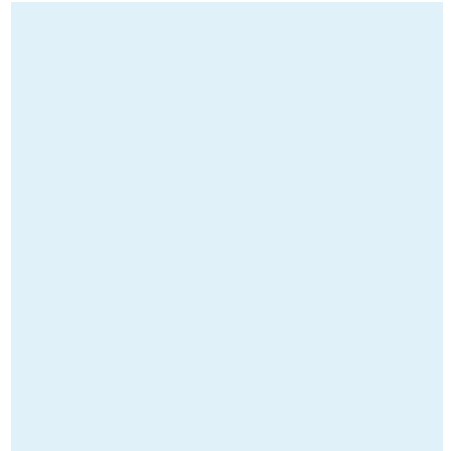
	Power Third Seat	✓
	Ventilated Seats	✓
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓
	Search/Seek	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Premium Radio	✓
	Satellite Radio	✓
	Equalizer	✓
Wheels	20" Or Larger Wheels	✓
Roof	Electric Glass Roof	✓
	Skyview Roof	✓
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera	✓
	Surround View Camera	✓
	Parking Sensors	✓
	Communications System	✓
	Hands Free	✓
	Heads Up Display	✓
	Xenon Or L.E.D. Headlamps	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
	Intelligent Cruise	✓
	Lane Departure Warning	✓
	Blind Spot Detection	✓



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Privacy Glass	✓
	Luggage/Roof Rack	✓
	Rear Spoiler	✓
	Rear Window Wiper	✓
	Signal Integrated Mirrors	✓
	Clearcoat Paint	✓



 VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
INTERIOR			
Seats	PRIVATE OWNER		\$ 0
Carpets	PRIVATE OWNER		\$ 0
Dashboard	PRIVATE OWNER		\$ 0
Headliner	PRIVATE OWNER		\$ 0
EXTERIOR			
Body	PRIVATE OWNER		\$ 0
Glass	PRIVATE OWNER		\$ 0
Paint	PRIVATE OWNER		\$ 0
MECHANICAL			
Engine	PRIVATE OWNER		\$ 0
Transmission	PRIVATE OWNER		\$ 0
TIRES			
Front Tires	EXCELLENT	9/32	\$ 200
Rear Tires	EXCELLENT	9/32	\$ 200
Total Condition Adjustments			\$ 400

AUTO-OWNERS INSURANCE uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition. CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Private Owner condition. These dollar adjustments are based upon interviews with dealerships across the United States.

 COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	39,541	36,955	47,467	24,020
Automatic Transmission	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Dual Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Heated Steering Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	✓	✓	✓	✓
Remote Starter	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✗	✗	✓	✗
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓
Rear Heated Seats	✓	✓	✓	✓
Power Third Seat	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓

Comp 1 Updated Date: 01/22/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE0LU124519
Dealership Ken Garff Hyundai Southtowne
Telephone (801) 912-9900
Source Autotrader
Stock # 3Y23894A
Distance from Sandy, UT
 1 Miles - Sandy, UT

Comp 2 Updated Date: 12/28/2022
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE5LU060638
Dealership Ken Garff Hyundai Southtowne
Telephone (801) 912-9880
Source Dealer Ad
Distance from Sandy, UT
 1 Miles - Sandy, UT

Comp 3 Updated Date: 02/26/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE6LU089145
Dealership Ken Garff Hyundai Southtowne
Telephone (801) 912-9900
Source Autotrader
Stock # 3Y23919A
Distance from Sandy, UT
 1 Miles - Sandy, UT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The **Condition Adjustment** sets that comparable vehicle to Private Owner

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Equalizer	✓	✓	✓	✓
Aluminum/Alloy Wheels	✗	✓	✗	✗
20" Or Larger Wheels	✓	✗	✓	✓
Electric Glass Roof	✓	✓	✓	✓
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera	✓	✓	✓	✓
Surround View Camera	✓	✓	✓	✓
Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Heads Up Display	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Intelligent Cruise	✓	✓	✓	✓
Lane Departure Warning	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✗	✓	✓
Three Stage Paint	✗	✓	✗	✗
List Price		\$ 41,827	\$ 42,994	\$ 44,782
Adjustments:				
Options		+ \$ 200		

condition, which the loss vehicle is also compared to in the Vehicle Condition section.

COMPARABLE VEHICLES

Mileage	- \$ 583	+ \$ 1,541	- \$ 2,614
Condition ¹	- \$ 3,026	- \$ 3,026	- \$ 3,026

Adjusted Comparable Value	\$ 38,418	\$ 41,509	\$ 39,142
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Options	Loss Vehicle	Comp 4	Comp 5	Comp 6
Odometer	39,541	34,167	57,474	28,950
Automatic Transmission	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Dual Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Heated Steering Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	✓	✓	✓	✓
Remote Starter	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓
Rear Heated Seats	✓	✓	✓	✓
Power Third Seat	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓

Comp 4 Updated Date: 12/07/2022

2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
 VIN KM8R5DHE8LU167585
Dealership Murdock Hyundai Of Murray
Telephone (801) 752-0215
Source Autotrader
Stock # BC7585
Distance from Sandy, UT
 5 Miles - Salt Lake City, UT

Comp 5 Updated Date: 01/11/2023

2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
 VIN KM8R5DHE4LU169799
Dealership Ken Garff Hyundai Southtowne
Telephone (801) 912-9900
Source Autotrader
Stock # 3Y23668A
Distance from Sandy, UT
 1 Miles - Sandy, UT

Comp 6 Updated Date: 01/24/2023

2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
 VIN KM8R5DHE1LU139417
Dealership Murdock Hyundai Of Murray
Telephone (801) 752-0215
Source Autotrader
Stock # MT00423A
Distance from Sandy, UT
 5 Miles - Salt Lake City, UT

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List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5	Comp 6
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Equalizer	✓	✓	✓	✓
Aluminum/Alloy Wheels	✗	✗	✓	✗
20" Or Larger Wheels	✓	✓	✗	✓
Locking Wheels	✗	✓	✓	✗
Electric Glass Roof	✓	✓	✓	✓
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera	✓	✓	✓	✓
Surround View Camera	✓	✓	✓	✓
Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Heads Up Display	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Intelligent Cruise	✓	✓	✓	✓
Lane Departure Warning	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✗	✓
Three Stage Paint	✗	✗	✓	✗

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The **Condition Adjustment** sets that comparable vehicle to Private Owner condition, which the loss vehicle is also compared to in the Vehicle Condition section.

 **COMPARABLE VEHICLES**

List Price	\$ 46,980	\$ 39,974	\$ 42,995
Adjustments:			
Options		+ \$ 200	
Mileage	- \$ 1,135	+ \$ 2,667	- \$ 1,985
Condition ¹	- \$ 3,026	- \$ 3,026	- \$ 3,026
Adjusted Comparable Value	\$ 42,819	\$ 39,815	\$ 37,984

Options	Loss Vehicle	Comp 7	Comp 8	Comp 9
Odometer	39,541	39,049	32,223	12,350
Automatic Transmission	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Dual Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Heated Steering Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	✓	✓	✓	✓
Remote Starter	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓

- Comp 7** Updated Date: 12/25/2022
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE3LU108539
Dealership Ken Garff West Valley
 Chrysler Jeep Dodge Ram
Telephone (801) 955-7448
Source Autotrader
Stock # 1J30027A
Distance from Sandy, UT
 10 Miles - West Valley City, UT
- Comp 8** Updated Date: 02/09/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE3LU167574
Dealership Ken Garff Ford
Contact Jim Hudson
Telephone (807) 973-7030
Source Inspected Inventory
Stock # LU167574T
Distance from Sandy, UT
 10 Miles - West Valley City, UT
- Comp 9** Updated Date: 12/07/2022
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE4LU169978
Dealership Mike Hale Acura
Telephone (801) 263-0202
Source Autotrader
Stock # 18857
Distance from Sandy, UT
 5 Miles - Salt Lake City, UT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 7	Comp 8	Comp 9
Rear Heated Seats	✓	✓	✓	✓
Power Third Seat	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Equalizer	✓	✓	✓	✓
Aluminum/Alloy Wheels	✗	✓	✗	✗
20" Or Larger Wheels	✓	✗	✓	✓
Locking Wheels	✗	✗	✓	✗
Electric Glass Roof	✓	✓	✓	✓
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera	✓	✓	✓	✓
Surround View Camera	✓	✓	✓	✓
Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Heads Up Display	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Intelligent Cruise	✓	✓	✓	✓
Lane Departure Warning	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Take Price is the amount that the dealership will accept to sell the inspected vehicle, though a lower price may be obtainable through negotiation.

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The **Condition Adjustment** sets that comparable vehicle to Private Owner condition, which the loss vehicle is also compared to in the Vehicle Condition section.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 7	Comp 8	Comp 9
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
Trailer Hitch	✗	✗	✗	✓
List Price		\$ 38,226	\$ 39,650	\$ 44,812
Take Price			\$ 39,650	
Adjustments:				
Options		+ \$ 200		- \$ 100
Mileage		- \$ 116	- \$ 1,477	- \$ 3,930
Condition ¹		- \$ 3,026	- \$ 3,026	- \$ 3,026
Adjusted Comparable Value		\$ 35,284	\$ 35,147	\$ 37,756

Options	Loss Vehicle	Comp 10	Comp 11	Comp 12
Odometer	39,541	8,654	29,051	26,469
Automatic Transmission	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Dual Air Conditioning	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓

Comp 10 Updated Date: 02/09/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE6LU084639
Dealership Murdock Hyundai
Contact Mike Johnson
Telephone (888) 695-1026
Source Inspected Inventory
Stock # BC84639
Distance from Sandy, UT
 5 Miles - Salt Lake City, UT

Comp 11 Updated Date: 02/28/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHE7LU110858
Dealership Ken Garff Hyundai
Telephone (855) 277-1325
Source Autotrader
Stock # 2Y23906A
Distance from Sandy, UT
 12 Miles - Salt Lake City, UT

Comp 12 Updated Date: 01/17/2023
2020 Hyundai Palisade Limited Awd 6
3.8l Gasoline Gasoline Direct Injection
VIN KM8R5DHEXLU122583
Dealership Ken Garff Hyundai
Telephone (855) 277-1325
Source Autotrader
Stock # 2YU4236

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 10	Comp 11	Comp 12
Telescopic Wheel	✓	✓	✓	✓
Heated Steering Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Home Link	✓	✓	✓	✓
Remote Starter	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✗	✗	✓	✗
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓
Rear Heated Seats	✓	✓	✓	✓
Power Third Seat	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Equalizer	✓	✓	✓	✓
Aluminum/Alloy Wheels	✗	✗	✗	✓
20" Or Larger Wheels	✓	✓	✓	✗
Electric Glass Roof	✓	✓	✓	✓
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera	✓	✓	✓	✓
Surround View Camera	✓	✓	✓	✓
Parking Sensors	✓	✓	✓	✓
Communications System	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Heads Up Display	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓

Distance from Sandy, UT
12 Miles - Salt Lake City, UT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

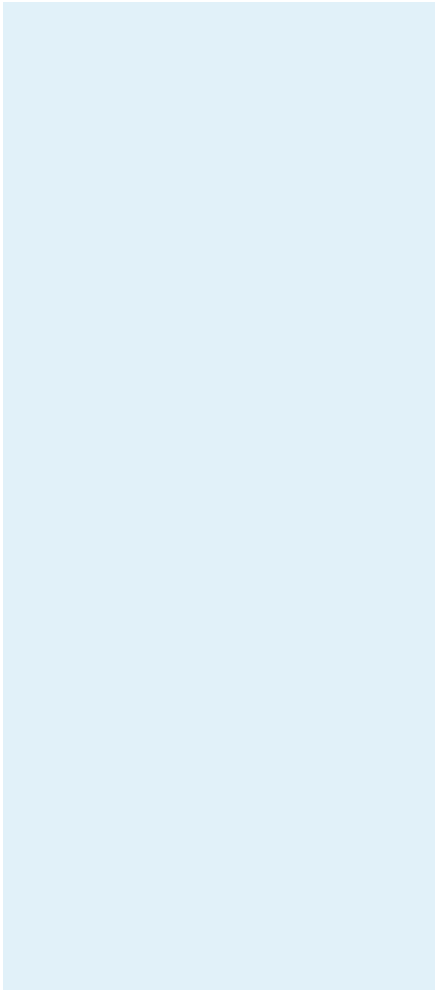
Take Price is the amount that the dealership will accept to sell the inspected vehicle, though a lower price may be obtainable through negotiation.

Distance is based upon a straight line between loss and comparable vehicle locations.

¹The **Condition Adjustment** sets that comparable vehicle to Private Owner condition, which the loss vehicle is also compared to in the Vehicle Condition section.

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 10	Comp 11	Comp 12
Stability Control	✓	✓	✓	✓
Intelligent Cruise	✓	✓	✓	✓
Lane Departure Warning	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Luggage/Roof Rack	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✗
Three Stage Paint	✗	✗	✗	✓
Trailer Hitch	✗	✓	✗	✗
List Price		\$ 46,895	\$ 45,269	\$ 44,432
Take Price		\$ 46,895		
Adjustments:				
Options		- \$ 100		+ \$ 200
Mileage		- \$ 4,348	- \$ 1,970	- \$ 2,319
Condition ¹		- \$ 3,026	- \$ 3,026	- \$ 3,026
Adjusted Comparable Value		\$ 39,421	\$ 40,273	\$ 39,287



VALUATION NOTES

This Market Valuation Report has been prepared exclusively for use by AUTO-OWNERS INSURANCE, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value include Utah Administrative Code R590-190.

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK	RESULTS FOUND
Abandoned	✓ No Abandoned Record Found
Damaged	✓ No Damaged Record Found
Fire Damage	✓ No Fire Damage Record Found
Grey Market	✓ No Grey Market Record Found
Hail Damage	✓ No Hail Damage Record Found
Insurance Loss	✓ No Insurance Loss Record Found
Junk	✓ No Junk Record Found
Rebuilt	✓ No Rebuilt Record Found
Salvage	✓ No Salvage Record Found
EVENT CHECK	RESULTS FOUND
NHTSA Crash Test Vehicle	✓ No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓ No Frame Damage Record Found
Major Damage Incident	✓ No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓ No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓ No Odometer Problem Record Found
Recycled	✓ No Recycled Record Found
Water Damage	✓ No Water Damage Record Found
Salvage Auction	✓ No Salvage Auction Record Found
VEHICLE INFORMATION	RESULTS FOUND
Accident	✓ No Accident Record Found
Corrected Title	📄 Corrected Title Record Found
Driver Education	✓ No Driver Education Record Found
Fire Damage Incident	✓ No Fire Damage Incident Record Found
Lease	✓ No Lease Record Found
Lien	✓ No Lien Record Found
Livery Use	✓ No Livery Use Record Found
Government Use	✓ No Government Use Record Found
Police Use	✓ No Police Use Record Found
Fleet	✓ No Fleet Record Found
Rental	✓ No Rental Record Found
Fleet and/or Rental	✓ No Fleet and/or Rental Record Found
Repossessed	✓ No Repossessed Record Found
Taxi use	✓ No Taxi use Record Found
Theft	✓ No Theft Record Found
Fleet and/or Lease	✓ No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓ No Emissions Safety Inspection Record Found
Duplicate Title	✓ No Duplicate Title Record Found

CCC provides AUTO-OWNERS INSURANCE information reported by Experian regarding the **2020 Hyundai Palisade (KM8R5DHE5LU123429)**. This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND :

- ✓ No Event Found
- 🚫 Event Found
- 📄 Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

INFORMATION FOUND

AutoCheck found additional information on this vehicle. These records will provide more history for this loss vehicle

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 03/02/2023

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
02/24/2020	UT		Independent Source	Vehicle Manufactured and Shipped to Dealer
03/31/2020	SANDY, UT		Motor Vehicle Dept.	Title (Lien Reported)
03/31/2020	SANDY, UT		Motor Vehicle Dept.	Registration Event/ Renewal
07/31/2020	SANDY, UT		Motor Vehicle Dept.	Title (Lien Reported)
07/31/2020	SANDY, UT		Motor Vehicle Dept.	Corrected Title (Lien Reported)
03/16/2021	SANDY, UT		Motor Vehicle Dept.	Corrected Title (Lien Reported)
03/16/2021	SANDY, UT		Motor Vehicle Dept.	Registration Event/ Renewal
03/19/2022	SANDY, UT		Motor Vehicle Dept.	Registration Event/ Renewal
02/06/2023		38930	Dealer Service	Multiple Point Vehicle Inspection
02/06/2023			Dealer Service	Lube, Oil And/Or Filter Changed

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID : 19V802000

Mfg's Report Date : NOV 06, 2019

Component : AIR BAGS:SIDE/WINDOW

Potential Number Of Units Affected : 11217

Summary : Hyundai Motor America (Hyundai) is recalling certain 2020 Palisade vehicles. The mounting bolts used to secure the side curtain air bags may damage the side curtain air bags during deployment.

Consequence : Damaged side curtain air bags may not inflate properly in the event of a crash, increasing the risk of injury.

Remedy : Hyundai will notify owners, and dealers will install a protective cover on the mounting bolts, free of charge. The recall began December 20, 2019. Owners may contact Hyundai customer service at 1-855-371-9460. Hyundai's number for this recall is 186.

Dates Of Manufacture : NOV 20, 2018 to AUG 11, 2019

Manufacturer Recall No. : 186

NHTSA Campaign ID : 22V627000

Mfg's Report Date : AUG 14, 2022

Component : VISIBILITY:WINDSHIELD WIPER/WASHER:MOTOR

Potential Number Of Units Affected : 122949

Summary : Hyundai Motor America (Hyundai) is recalling certain 2020-2021 Palisade vehicles. The windshield wiper motor may become inoperative, causing the wipers to fail.

Consequence : Windshield wiper failure can reduce visibility, increasing the risk of a crash.

Remedy : Dealers will replace the driver-side windshield wiper arm, free of charge. Interim notification letters, notifying owners of the safety risk, were mailed October 14, 2022. A second notice will be sent once remedy parts become available. Owners may contact Hyundai customer service at 1-855-371-9460. Hyundai's number for this recall is 233.

Manufacturer Recall No. : 233

NHTSA Campaign ID : 22V633000

Mfg's Report Date : AUG 17, 2022

Component : TRAILER HITCHES

Potential Number Of Units Affected : 245030

The National Highway Traffic Safety Administration has issued 3 safety related recall notices that may apply to the above valued vehicle.

SUPPLEMENTAL INFORMATION

Summary : Hyundai Motor America (Hyundai) is recalling 2020-2022 Palisade vehicles potentially equipped with a tow hitch harness installed as original equipment, or purchased as an accessory through a Hyundai dealership. Debris and moisture accumulation on the tow hitch harness module printed circuit board (PCB) may cause an electrical short, which can result in a fire.

Consequence : A fire while parked or driving can increase the risk of injury.

Remedy : Owners are advised to park outside and away from structures until the recall repair is complete. As an interim repair, dealers will inspect the tow hitch module and remove the fuse, as necessary, free of charge. The final remedy is currently under development. Interim notification letters, notifying owners of the safety risk, were mailed October 14, 2022. A second notice will be sent once the final remedy becomes available. Owners may contact Hyundai customer service at 1-855-371-9460. Hyundai's number for this recall is 235.

Manufacturer Recall No. : 235