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Prepared for GEICO





CLAIM INFORMATION

Owner Mbta

10 Park Plz

Boston, MA 02116

Loss Vehicle 2019 Ford Flex SE FWD

Loss Incident Date 11/02/2020
Claim Reported 11/19/2020

9

INSURANCE INFORMATION

Report Reference Number 99597683

Claim Reference 0678879940000001-02

Adjuster Bunjr, Daniel Appraiser Bunjo, Daniel

Odometer 7,165

Last Updated 11/19/2020 01:55 PM



VALUATION SUMMARY

Base Vehicle Value \$20,514.00
Condition Adjustment + \$282.00

Adjusted Vehicle Value \$ 20,796.00

Vehicular Tax (6.25%) + \$ 1,299.75

Tax reflects applicable state, county and municipal taxes.

Total \$ 22,095.75

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.

The CCC ONE® Market Valuation
Report reflects CCC Information
Services Inc.'s opinion as to the value
of the loss vehicle, based on information
provided to CCC by GEICO.

Loss vehicle has 61% fewer than average mileage of 18,300.

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.

Inside the Report

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Vehicle Information	.3
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Owner: Mbta

Claim: 0678879940000001-02

VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

GEICO 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



Owner: Mbta

Claim: 0678879940000001-02



VEHICLE INFORMATION

VEHICLE DETAILS

Location BOSTON, MA 02116

VIN 2FMGK5B88KBA39540

2019 Year Ford Make Model Flex Trim SE Body Style **FWD**

Body Type Sports Utility

Engine -

Cylinders 6 3.5L Displacement Fuel Type Gasoline

Carburation Sequential MPI

Transmission **Automatic Transmission**

Curb Weight 4439 lbs

VEHICLE ALLOWANCES

Odometer 7,165 +1,159

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.

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration

VEHICLE HISTORY SUMMARY

Experian AutoCheck No Title Problem Found

National Highway Traffic 1 Recall

Safety Administration

Owner: Mbta

Claim: 0678879940000001-02



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	7,165	
Transmission	Automatic Transmission	~
Driver Convenience	Keyless Entry	~
	Message Center	~
	Power Driver Seat	~
	Power Windows	~
	Power Locks	~
	Power Mirrors	V
	Heated Mirrors	~
	Cruise Control	~
	Intermittent Wipers	~
	Tilt Wheel	~
	Telescopic Wheel	~
	Steering Wheel Touch Controls	~
	Console/Storage	~
	Overhead Console	V
Instrument Panel	Traction Control	~
	Stability Control	~
	Alarm	~
	Air Conditioning	~
	Climate Control	~
	Rear Defogger	~
	Hands Free	~
Radio	AM Radio	~
	FM Radio	~
	Stereo	~
	Search/Seek	~
	CD Player	~
	Auxiliary Audio Connection	~
Safety	Air Bag (Driver Only)	~
	Passenger Air Bag	V
	Front Side Impact Air Bags	~

To the left is the equipment of the loss vehicle that GEICO 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.



Owner: Mbta

Claim: 0678879940000001-02



VEHICLE INFORMATION

VEHICLE EQUIPMENT

	Head/Curtain Air Bags	~
Paint	Clearcoat Paint	~
Front End	Power Steering	~
	Power Brakes	~
	Anti-lock Brakes (4)	~
Glass And Mirrors	Dual Mirrors	~
	Privacy Glass	~
Seats	Cloth Seats	~
	Bucket Seats	~
	Reclining/Lounge Seats	~
	Retractable Seats	~
	3rd Row Seat	~
Rear Convenience	Dual Air Conditioning	~
Rear End	Parking Sensors	~
	Backup Camera	~
	Rear Window Wiper	~
Wheels	4-wheel Disc Brakes	~
	Aluminum/Alloy Wheels	~
Truck And Towing	Rear Step Bumper	~



Owner: Mbta

Claim: 0678879940000001-02



VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes/Guidelines	Value Impact
Mechanical	DEALER RETAIL	Notes: No seepage, minimal dirt or grease in engine compartment Guideline: Transmission: Fluid translucent and may be slightly discolored. No seepage. Engine: No seepage. Belts and hoses firm, show minimal wear. Minimal dirt, no grease in engine compartment.	\$ 40
Tires	AVERAGE PRIVATE	Notes: Passenger Tires: Starting Depth: 11 Rt Frt Tire-7/32; Lt Frt Tire-7/32; Rt Rr Tire-7/32; Lt Rr Tire-7/32: % of Tread Wear-0.63. Condition Rating-Average Private. Guideline: Rear Tires: 41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) Front Tires: 41% to 68% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
Paint	DEALER RETAIL	Notes: Small scrape ft bumper rt side Guideline: Minimal surface chipping and/or scratches. No significant wear and/or fading of any kind.	\$ 20
Body	DEALER RETAIL	Notes: No dents, no rust Guideline: Sheet Metal: No dents. No rust. All panels intact and properly aligned. Trim: Components firmly intact. No dents.	\$ 182
Glass	AVERAGE PRIVATE	Notes: Light surface scratches Guideline: Light surface scratches and/or pitting.	\$ 0

GEICO 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 Average Private condition. These dollar adjustments are based upon interviews with dealerships across the United States.



Owner: Mbta

Claim: 0678879940000001-02



VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes/Guidelines	Value Impact
Seats	AVERAGE PRIVATE	Notes: Clean, lightly worn primarily driver's area Guideline: Clean. No significant tears, holes and/ or burn marks. No significant wear. No bare spots. Lightly worn primarily in driver's area.	\$ 0
Carpets	DEALER RETAIL	Notes: Clean, no holes or tears Guideline: Very clean. No tears, holes or burn marks. No wear or bare spots.	\$ 20
Dashboard	DEALER RETAIL	Notes: No significant scratches, minimal damage to components, Guideline: No significant scratches and/or gouges. Components firmly intact and functional No significant wear.	
Headliner	AVERAGE PRIVATE	Notes: Clean, no holes or burn marks Guideline: Clean. No significant holes and/or burn marks. No significant scuffing.	\$0
Total Con	dition Adjustmen	ts	\$ 282

Owner: Mbta

Claim: 0678879940000001-02



COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2
Odometer	7,165	14,800	30,105
Automatic Transmission	~	~	~
Keyless Entry	~	~	~
Message Center	~	~	~
Power Driver Seat	~	~	~
Power Windows	✓	✓	~
Power Locks	V	~	~
Power Mirrors	~	~	~
Heated Mirrors	~	V	~
Cruise Control	~	~	~
Intermittent Wipers	~	~	~
Tilt Wheel	~	~	~
Telescopic Wheel	~	~	~
Steering Wheel Touch Controls	~	~	~
Console/Storage	~	~	~
Overhead Console	~	~	~
Traction Control	~	~	~
Stability Control	~	~	~
Alarm	~	~	~
Air Conditioning	~	~	~
Climate Control	~	~	~
Rear Defogger	~	~	~
Hands Free	~	~	~
Communications System	×	~	~
AM Radio	~	~	~
FM Radio	~	~	~
Stereo	~	~	~
Search/Seek	~	~	~
CD Player	~	~	~
Auxiliary Audio Connection	~	~	~
Drivers Side Air Bag	~	~	~
Passenger Air Bag	~	~	~
Front Side Impact Air Bags	~	~	~
Head/Curtain Air Bags	~	~	~
Clearcoat Paint	~	~	V
Power Steering	~	~	~
Power Brakes	~	~	V
Anti-lock Brakes (4)	~	~	~
Dual Mirrors	~	~	~
Privacy Glass	~	~	~

Updated Date: 11/15/2020 2019 Ford Flex Se Fwd 6 3.5I Gasoline Sequential Mpi

VIN 2FMGK5B8XKBA17717 Dealership Wellesley Mazda Telephone (877) 320-6371

Source Autotrader

Stock # M3187 Distance from Boston, MA

11 Miles - Wellesley, MA

Comp 2 Updated Date: 11/15/2020

2019 Ford Flex Se Fwd 6 3.5I Gasoline

Sequential Mpi

VIN 2FMGK5B85KBA18953 Dealership Wellesley Mazda

Telephone (877) 320-6371

Source Autotrader

Stock # M3186

Distance from Boston, MA

11 Miles - Wellesley, MA

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

Owner: Mbta

Claim: 0678879940000001-02



© COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2
Cloth Seats	~	~	V
Bucket Seats	~	~	~
Reclining/Lounge Seats	~	~	~
Retractable Seats	~	~	~
3rd Row Seat	~	~	~
Dual Air Conditioning	~	~	~
Parking Sensors	~	~	~
Backup Camera	~	~	~
Rear Window Wiper	~	~	~
4-wheel Disc Brakes	~	~	~
Aluminum/Alloy Wheels	~	~	~
Rear Step Bumper	~	~	~
List Price		\$ 20,483	\$ 18,495
Adjustments:			
Options		- \$ 100	- \$ 100
Mileage		+ \$ 750	+ \$ 2,388
Condition ¹		- \$ 463	- \$ 463
Adjusted Comparable Value		\$ 20,670	\$ 20,320

Owner: Mbta

Claim: 0678879940000001-02

VALUATION NOTES

This Market Valuation Report has been prepared exclusively for use by GEICO, 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 Code of Massachusetts Regulation 211-133.00.

Owner: Mbta

Claim: 0678879940000001-02

SUPPLEMENTAL INFORMATION



CARRIER INFORMATION

Prepared for: GEICO

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(877)-638-4119 to get started!!

Owner: Mbta

Claim: 0678879940000001-02

SUPPLEMENTAL INFORMATION



TITLE CHECK

EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

RESULTS FOUND

IIILE CHECK		RESULTS FOUND
Abandoned	V	No Abandoned Record Found
Damaged	V	No Damaged Record Found
Fire Damage	V	No Fire Damage Record Found
Grey Market	V	No Grey Market Record Found
Hail Damage	V	No Hail Damage Record Found
Insurance Loss	V	No Insurance Loss Record Found
Junk	V	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	V	No Frame Damage Record Found

Frame Damage	~	No Frame Damage Record Found
Major Damage Incident	~	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	V	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	~	No Odometer Problem Record Found
Recycled	V	No Recycled Record Found
Water Damage	~	No Water Damage Record Found
Salvage Auction	V	No Salvage Auction Record Found

Salvage Auction	•	No Salvage Auction Record Found
VEHICLE INFORMATION	ı	RESULTS FOUND
Accident	~	No Accident Record Found
Corrected Title	~	No 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 GEICO information reported by Experian regarding the 2019 Ford Flex (2FMGK5B88KBA39540). 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

THIS VEHICLE CHECKS OUT

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

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.

Owner: Mbta

Claim: 0678879940000001-02

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 11/19/2020

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

DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	DETAIL
			Independent Source	VEHICLE MANUFACTURED AND SHIPPED TO DEALER
03/10/2020	BOSTON, MA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
03/24/2020	BOSTON, MA	10	Motor Vehicle Dept.	TITLE

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Owner: Mbta

Claim: 0678879940000001-02

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID: 18V548000 Mfg's Report Date: AUG 19, 2018

Component: ELECTRICAL SYSTEM:ALTERNATOR/GENERATOR/REGULATOR

Potential Number Of Units Affected: 87

Summary: Ford Motor Company (Ford) is recalling certain 2018 Ford Edge, Lincoln MKX, 2019 Ford Flex, and Lincoln MKT vehicles. The power supply cables at the starter and the alternator may not have been properly secured, possibly resulting in an electrical arc.

Consequence: An electrical arc can increase the risk of a fire.

Remedy: Ford will notify owners, and dealers will inspect the alternator and starter motor power supply cables to verify that they are properly secured, correcting them as necessary, free of charge. The recall began September 26, 2018. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 18S25.

Dates Of Manufacture: MAY 28, 2018 to MAY 28, 2018

Manufacturer Recall No.: 18S25

The National Highway Traffic Safety Administration has issued 1 safety related recall notices that may apply to the above valued vehicle.