

City of Seward, NE
Tuesday, September 6, 2016
Regular Session

Item G5

**CONSIDERATION OF CLAIM FROM JESSIE BREMER, 233 E
ROBERTS ST, FOR PERSONAL PROPERTY DAMAGE - City
Administrator Smith**

Administrative Report: Jessie Bremer, 233 E Roberts Street submitted a claim in the amount of \$5,700 for personal property damage. Ms. Bremer states in the claim that a large tree branch off a street tree fell on top of 2 personal vehicles parked in the driveway.

Following review and discussion, the recommendation is to deny the insurance claim and forward it to the City's insurance carrier for review and disposition.

Staff Contact:

CITY OF SEWARD NEBRASKA
537 MAIN ST P O BOX 38
SEWARD NE 68434-0038
402-643-2928

received
8-22-2016 PB

DAMAGE CLAIM FORM

DATE: 8-20-16

SUBMITTED BY: Jessie Bremner
Name

AMOUNT OF CLAIM: \$5700⁰⁰

233 E Roberts
Address

Seward, NE 68434
City, State, Zip Code

402-601-7460
Telephone Number

89beans@hotmail.com
Email Address

**COPIES OF BILLS MUST BE ATTACHED VERIFYING AMOUNT OF CLAIM
SUBMITTED**

CLAIM IS HEREBY MADE AGAINST THE CITY OF SEWARD, NEBRASKA DUE TO THE FOLLOWING

EVENT THAT OCCURRED ON July 11th AT 4:45 P.M.
DATE TIME

AT 233 E. Roberts St
LOCATION

DESCRIBE WHAT HAPPENED: See attached letter +

claim info

Attach More Pages as Necessary

To Whom it may concern,

On Monday July 11th my children and I had just entered our home when we heard a loud noise. The sound was very odd sounding so we went looking to discover the cause of the noise only to find that a very large branch off of a street tree had fallen on top of our 2 cars parked in our driveway. This happened at about 4:45 in the afternoon on a clear, wind free afternoon.

Both cars were completely covered by the branch and we had to call the city emergency line to come handle the issue. The police responded and dispatched the after hours tree crew to come and remove the tree from on top of the cars. Both the responding officers and the tree removal workers advised us to file a claim with the city for the damage caused to our vehicles. The remainder of the branch was removed from our property the next morning and the full extent of the damage caused was discovered. One of the 2 vehicles damaged was our mazda pickup. It was completely crushed by the branch and is undriveable now. Our 2nd vehicle was a 2006 Chevy Trailblazer EXT. It was also severely damaged but was still able to be driven. Our pickup was a total loss and we got the trailblazer into Lincoln to a bodyshop to sit until our insurance company could come assess the damage. The pickup had liability coverage only through our insurance so were not able to fix the pickup or have any repairs done. It currently still sits in our driveway crushed and needing to be hauled away. Our trailblazer was assessed and declared a total loss due to the amount of damage it sustained. The following is a synopsis of the total we are asking for in our claim and what steps we had to take to resolve the issues ourselves to get our car fixed.

*1991 Mazda Pickup- We had a fully functioning 1991 Mazda B series 2600i pickup. It had cosmetic damage due to hail etc...but was mechanically perfect. Due to it being a backup vehicle only we only had liability on that vehicle. As insurance is not paying covering the car because the damage was caused by an 'act of God' we are seeking replacement value of the pickup. I have enclosed 3 comparable cars currently for sale. All 3 of the cars shown are only 2 wheel drive, ours was 4 wheel drive, obviously that difference causes a raise in value from our car to the ones shown, but I couldn't find our exact make & model for sale anywhere in the country. The average value of the 3 cars shown is \$3400. If you add in the additional value of the 4WD (which none of these cars have), it could raise the value upwards of \$500. We are asking for \$3500 in replacement value for the pickup. We are not asking for any money to get it towed off our property, or for a much higher value based on the 4WD addition, simply what it would cost for us to go by a replacement one.

*2006 Chevy Trailblazer – We had a near perfect condition car with full coverage insurance on it. After the insurance company came and assessed the car the declared the car totaled. They gave us a \$6800 bill of repairs required to get it back up to the standard of the car prior to the accident, but also only gave us a \$7100 valuation on the car if we chose to buy a new one. Knowing the mechanical history on the car we wanted to have the car repaired rather than 'roll the dice' buying a new one. Given that the cost of the repairs exceeded the 75% value rule, we were told by the insurance company they would pay out the \$6832.90, less the \$2200 buy back rule. (a provision which the insurance company gets to keep the estimated value of what they could have gotten for the car at an auction) This provision left us with \$4600 to fix nearly \$7000 worth of damage to the car. Not only that, we can no longer get full coverage insurance on the car because, since it was totaled, they will not pay out full value on any claim we may have in the future. We are asking for the remaining \$2200 we did not receive from the insurance company.

*Total Claim Amount: \$5700

We feel we are being extremely gracious in the matter since this is a tree we had had multiple conversations with the city and with Mel Aldrich personally about. We had called several times concerned about the tree and the random limbs that would fall off, the city came after 3 calls and cut down a branch that hung over the sidewalk and said "the whole tree should come down, its rotting from the inside out". I assumed someone would be coming sometime thereafter to handle it. When months

passed and no one came I again made multiple calls and they came back and again cut off another branch, this time one that hung over the street, but again did nothing about the one I pointed out hung over our driveway and vehicles. Within 1 week of our cars being damaged the city was out to mark the tree to be removed. Why did it take months, multiple calls, 2 ruined cars and thousands in dollars in damage before action was taken?? Had this been handled in any type of decent and acceptable time frame all of this could have been avoided, but instead we will be dealing with the extenuating effects of this for months, possibly years. We were in a 1 vehicle situation for our family of 6 for almost 2 weeks, we have a smashed car on our property, we have a vehicle we can't get full insurance on and therefore may be out thousands of dollars if God forbid there is ever another accident. We are not asking for you to pay for all the repairs, we didn't ask our insurance company to go after you for compensation in the matter. We are just asking that we get compensated what we lost due to damage caused by a city tree.

I apologize for the delay in getting the claim filed. It took over a week for the insurance company to get out and evaluate the cars for damages, another week of fighting to try and get what we felt was a fair valuation and repair value (which we never did get), and then I was out of town and those combined circumstances put me behind on getting the paperwork to you. If you should have anymore questions or need to see pictures please contact me or the officers who responded, we both took photos.

Heath & Jessie Bremer

1992 Mazda B-Series Pickup 2 Dr B2600i Extended Cab SB - \$3,995

No price calculations available.



Dealer's Price: **\$3,995**
Mileage: 137,000 miles
Transmission: Manual
Exterior Color: White
Interior Color: Brown (TAN)
Engine: I4
Seller: Dealer
VIN: JM2UF3143N0289915
Stock #: 74750

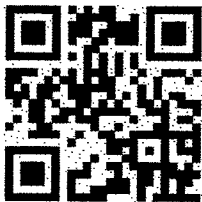
ZWD

CarGurus Market Comparison

Comparable listings

Market Price Analysis

Use a QR code
scanner app on
your phone to
view more
details online:



— Fair Price
★ This Listing

CarGurus is a leading automotive research and shopping destination. Our free search tool provides guidance on the best deals available in your local area.

CarGurus's Instant Market Value is based on the unbiased analysis of over 6 million current and recently sold car listings.

Price

Mileage

More details at <https://cargur.us/bnKwS>

1991 Mazda B-Series Pickup 2 Dr B2600i Extended Cab SB - \$3,295

2WD

No price calculations available.



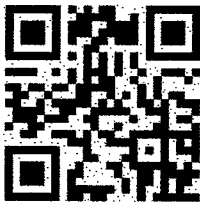
Dealer's Price: **\$3,295**
 Mileage: 137,467 miles
 Transmission: Manual
 Exterior Color: Red
 Interior Color: ---
 Engine: I4
 Seller: Dealer
 VIN: JM2UF3143M0143304
 Stock #: 143304

CarGurus Market Comparison

Comparable listings

Market Price Analysis

Use a QR code
 scanner app on
 your phone to
 view more
 details online:



— Fair Price
 ★ This Listing

CarGurus is a leading automotive research and shopping destination. Our free search tool provides guidance on the best deals available in your local area.

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Price

Mileage

More details at <https://cargur.us/bnKqT>

Price PromiseSM
Get instant savings

Make ▾

Model ▾

Year ▾

Car
Type ▾

New
Cars

Used
Cars

What's My
Car Worth

Car
Research ▾

Alerts

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ADVERTISEMENT

See Special Offer

Used 1992 Mazda B-Series Pickup B2600i Extended Cab

for sale at Elite Car Sales in Saint Charles, MO

2WD

Check Availability

Mileage Not Listed

Stock #5088-1

VIN: JM2UF6141N0275979

N/A Exterior: Not Listed

N/A Interior: Not Listed

Price* \$2,888

*The price for this vehicle currently being offered by dealer in all other advertisements.

Call NOW! Not from the St. Louis? No problem, we can ship your purchase anywhere in the continental U.S. for FREE! Call today !

Elite Car Sales

5520 Westwood Dr
Saint Charles, MO 63304
Sales Rating:



Write a review

mazda

Edmunds Insurance Estimator

Sponsored by State Farm

Vehicle: 1992 Mazda B-Series Pickup

Here to help life go rightTMEdmunds TCO Cost To Insure: **Coming Soon***

Switch to State Farm® and you could save on Home and Auto.

Find an agent

*This is the estimated average annual insurance premium being charged in your state. The premium has been determined based on annual premium data for defined coverages (liability, comprehensive and collision) from a major insurer. While this information is specific to vehicle make, model, model year and body type, your personal information is not taken into consideration and could greatly alter the actual premium quoted by an insurer. Factors that will affect your rate include your age, marital status, credit history, driving record, and the garaging address of your vehicle.

CARFAX[®] Vehicle History Report

- Checks for accidents, damage, service history, title information, open recalls, and ownership reported to CARFAX[®]



Get a CARFAX[®] Report for this
1992 Mazda B-Series Pickup

* Excludes government fees and taxes, any finance charges, emissions testing, the cost of optional equipment selected by the purchaser, and any charges for dealer/ document fees (except that the price includes charges for dealer/document fees in states where such charges are required to be included in the advertised price).

Estimate of repairs,
price paid was adjusted
after vehicle valuation

Date: 7/19/2016 09:35 AM
Estimate ID: 16-5535186-01
Estimate Version: 0
Committed
Profile ID: * LINC:ALLPARTYPES
Quote ID: 9829852

Progressive Universal Insurance Co

Damage Assessed By: Dave Watenpugh 402-326-6052 Appraised For: Tyra Maxwell
(440) 910-0164

Classification:

This estimate is based only on damages that are visible and related to the loss at the time it was inspected. It is possible that there are other related damages that we can't see or that can't be verified at this time. Rest assured, we will review any additional damage if discovered. Your claims representative's contact information is listed above.

Type of Loss: Auto
Date of Loss: 7/11/2016
Contact Date: 7/19/2016
Deductible: 500.00
Claim Number: 16-5535186-01

Insured: HEATH BREMER
Owner: HEATH BREMER
Address: 233 E ROBERTS ST, SEWARD, NE 68434
Telephone: Home Phone: (402) 601-7460
Contact Phone: (402) 440-6031

Cell Phone: (402) 440-6031

Mitchell Service: 910501

Description: 2006 Chevrolet TrailBlazer EXT LS

Body Style: 4D Ut

VIN: 1GNET16S566149092

Mileage: 110,772

OEM/ALT: A

Color: BLUE

Options: PASSENGER AIRBAG, POWER LOCK, POWER WINDOW, POWER STEERING, AIR CONDITIONING
REAR WINDOW WIPER, CRUISE CONTROL, AM/FM STEREO, DRIVER AIRBAG
REAR (DUAL-ZONE) AC, ANTI-LOCK BRAKE SYS., TRACTION CONTROL, FOG LIGHTS
ALUM/ALLOY WHEELS, CD PLAYER, TOW HITCH RECEIVER, 4WD OR AWD, PRIVACY GLASS
FIRST ROW BUCKET SEAT, TELEMATIC SYSTEMS, THIRD ROW SEAT
REAR HEATING, VENTILATION & AIR CONDITIONING, CLOTH SEAT, 4 WHEEL DRIVE
AUTOMATIC HEADLIGHTS, DAYTIME RUNNING LIGHTS
DRIVER SEAT WITH POWER LUMBAR SUPPORT, ELECTRONIC STABILITY CONTROL

Drive Train: 4.2L Inj 6 Cyl 4WD

License: 16-B758 NE

Search Code: OMAHA1

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/ Part Number	Dollar Amount	Labor Units
<u>Front Bumper</u>							
1	000011	BDY	REMOVE/INSTALL	Frt Bumper Cover			INC #
2		BDY	OVERHAUL	Frt Bumper Cover Assy			1.7 #
3	004486	BDY	REPAIR	Frt Bumper Cover	Existing		2.0*#
4		REF	REFINISH	Frt Bumper Cover			C 2.5
5	001993	BDY	REMOVE/INSTALL	Frt Bumper License Plate Bracket	Existing		INC r
6	004447	BDY	REMOVE/INSTALL	Frt Bumper Air Deflector	Existing		INC r
<u>Grille</u>							
7	005555	BDY	REMOVE/INSTALL	Grille Assy			0.4
<u>Front Lamps</u>							
8	000118	BDY	REMOVE/INSTALL	R Front Combination Lamp			0.3 #

ESTIMATE RECALL NUMBER: 07/19/2016 09:35:25 16-5535186-01

Mitchell Data Version: OEM: MAY_16_V

MAPP: MAY_16_V

Software Version: 7.1.203

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Date: 7/19/2016 09:35 AM
Estimate ID: 16-5535186-01
Estimate Version: 0
Committed
Profile ID: * LINC:ALLPARTTYPES
Quote ID: 9829852

9	000119	BDY	REMOVE/INSTALL	L Front Combination Lamp				0.3 #
10	000191	BDY	REMOVE/INSTALL	R Fog Lamp				0.3
11	000192	BDY	REMOVE/INSTALL	L Fog Lamp				0.3
				<u>Hood</u>				
12	000219	BDY	REPAIR	Hood Panel	Existing			4.0*
13		REF	REFINISH	Hood Outside				C 2.7
14	004382	BDY	REMOVE/INSTALL	Hood Insulator	Existing			0.3 r
				<u>Front Fender</u>				
15	000308	BDY	REPAIR	R Fender Panel	Existing			4.0* #
16		REF	REFINISH	R Fender Outside				C 1.8
17	000309	BDY	REPAIR	L Fender Panel	Existing			4.0* #
18		REF	REFINISH	L Fender Outside				C 1.8
19	000320	BDY	REMOVE/INSTALL	R Fender Liner	Existing			0.4 #r
20	000321	BDY	REMOVE/INSTALL	L Fender Liner	Existing			0.4 #r
21	000343	BDY	REMOVE/INSTALL	R Fender Antenna Mast	Existing			0.2 r
				<u>Windshield</u>				
22	000627	BDY	REMOVE/REPLACE	L W/Shield Reveal Moulding	15100759	116.18		0.1
				<u>Rocker/Pillars/Floor</u>				
23	000805	BDY	REMOVE/INSTALL	R Rocker Moulding				0.7
24	000806	BDY	REMOVE/INSTALL	L Rocker Moulding				0.7
				<u>Front Door</u>				
25	000893	REF	BLEND	R Frt Door Outside				C 1.0
26	000920	BDY	REPAIR	L Frt Door Repair Panel	Existing			3.0* #
27		REF	REFINISH	L Frt Door Outside				C 1.9
28	006797	BDY	REMOVE/INSTALL	R Frt Rear View Mirror				0.3 #
29	006798	BDY	REMOVE/INSTALL	L Frt Rear View Mirror				INC #
30	006799	BDY	REMOVE/INSTALL	R Frt Otr Door Belt Moulding				INC
31	006800	BDY	REMOVE/INSTALL	L Frt Otr Door Belt Moulding				INC
32	005034	BDY	REMOVE/INSTALL	R Frt Door Adhesive Moulding	Existing			0.6*
33				Includes Clean and Retape				
34	005035	BDY	REMOVE/INSTALL	L Frt Door Adhesive Moulding	Existing			0.6*
35				Includes Clean and Retape				
36	006471	BDY	REMOVE/REPLACE	L Frt Door Rear View Mirror	Used/Recycled	63.38		0.3 #
37	000949	BDY	REMOVE/INSTALL	R Frt Door Trim Panel				INC
38	000950	BDY	REMOVE/INSTALL	L Frt Door Trim Panel				INC
39	001045	BDY	REMOVE/INSTALL	R Frt Door Handle				0.2 #
40	001046	BDY	REMOVE/INSTALL	L Frt Door Handle				0.2 #
41	005080	GLS	REMOVE/INSTALL	R Frt Door Moveable Glass	Existing			1.4 #r
42	005081	GLS	REMOVE/INSTALL	L Frt Door Moveable Glass	Existing			1.4 #r
43	001093	BDY	REMOVE/INSTALL	R Frt Door Glass Run Channel	Existing			0.2 #r
44	001094	BDY	REMOVE/INSTALL	L Frt Door Glass Run Channel	Existing			0.2 #r
				<u>Roof</u>				
45	001303	BDY	REPAIR	Roof Panel	Existing			1.0* #
46				buff roof				
47		BDY	OVERHAUL	Luggage Rack Assembly				1.6
48	001331	BDY	REMOVE/REPLACE	L Roof Rack Side Rail	25853983	654.50		INC
49	001338	BDY	REMOVE/REPLACE	R Roof Rack Cross Rail 2@252.75	15170179	505.50		INC
				<u>Quarter Panel</u>				
50	001372	BDY	REPAIR	R Quarter Outer Panel	Existing			0.5* #
51				buff scuff marks rt side				
52	001373	BDY	REPAIR	L Quarter Outer Panel	Existing			3.0* #
53		REF	REFINISH	L Quarter Panel Outside				C 1.8
54	001384	BDY	REPAIR	L Quarter Fuel Door	Existing			1.0*
55		REF	REFINISH	L Fuel Door				INC #
56				inc ri time				
57	001402	BDY	REMOVE/INSTALL	L Quarter Wheelhouse Liner	Existing			0.4 r
				<u>Quarter Glass</u>				
58	001432	GLS	REMOVE/INSTALL	L Quarter Glass				2.0 #
59	003870	BDY	REMOVE/REPLACE	Qtr Glass Adhesive	N.A.	20.00	*	
				<u>Liftgate</u>				
60	005815	BDY	REMOVE/INSTALL	Pocket				0.5 #
61	001466	BDY	REPAIR	Liftgate Shell	Existing			4.0* #
62		REF	REFINISH	Liftgate Outside				C 2.3
63	001470	GLS	REMOVE/INSTALL	Liftgate Glass	Existing			1.4 #r
64	001481	GLS	REMOVE/INSTALL	Liftgate Glass Weatherstrip	Existing			0.3 r

ESTIMATE RECALL NUMBER: 07/19/2016 09:35:25 16-5535186-01

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 Profile ID: * LINC:ALLPARTTYPES
 Quote ID: 9829852

65	001482	BDY	REMOVE/INSTALL	Liftgate Glass Window Latch	Existing		0.3	#r
66		BDY	REMOVE/INSTALL	Lwr Liftgate Trim Panel			INC	#
67	006263	BDY	REMOVE/INSTALL	Otr Liftgate Handle	Existing		INC	#r
68	003660	BDY	REPAIR	Upr Liftgate Reveal Moulding	Existing		2.0*	#
69		REF	REFINISH	Upr Moulding			C	0.8
70	001493	BDY	REPAIR	R Liftgate Moulding	Existing		1.0*	
71				includes repair and ri time				
72		REF	REFINISH/REPAIR	R Liftgate Moulding			0.5*	
73	001494	BDY	REMOVE/INSTALL	L Liftgate Moulding	Existing		0.4	r
74	005362	BDY	REMOVE/REPLACE	Liftgate Adhesive Nameplate	15792287	45.92	0.2	
75	005366	BDY	REMOVE/REPLACE	Liftgate Adhesive Nameplate	15826226	37.40	0.2	
76	006617	BDY	REMOVE/INSTALL	Liftgate Wiper Arm	Existing		0.2	#r
77	005549	BDY	REMOVE/INSTALL	Upr Liftgate Trim Panel			INC	
				<u>Rear Lamps</u>				
78	001642	BDY	REMOVE/REPLACE	L Rear Combination Lamp Assembly	** Non-OEM	64.00	0.3	
79	001653	BDY	REMOVE/INSTALL	R License Lamp			0.2	#
80	001654	BDY	REMOVE/INSTALL	L License Lamp			0.2	#
81	001660	BDY	REPAIR	High Mount Stop Lamp			1.0*	
82				wet sand and polish, Inc ri				
				<u>Rear Bumper</u>				
83	005820	BDY	REMOVE/INSTALL	Rear Bumper Cover			INC	
84		BDY	OVERHAUL	Rear Bumper Cover Assy			1.2	
85	005822	BDY	REPAIR	Rear Bumper Cover	Existing		1.0*	
86		REF	REFINISH	Rear Bumper Cover			C	2.6
87	005827	BDY	REMOVE/INSTALL	R Rear Bumper Reflector	Existing		INC	r
88	005828	BDY	REMOVE/INSTALL	L Rear Bumper Reflector	Existing		INC	r
89	005830	BDY	REMOVE/REPLACE	R Rear Otr Bumper Step Pad	** Non-OEM	27.00	INC	#
90	005831	BDY	REMOVE/INSTALL	L Rear Otr Bumper Step Pad	Existing		INC	#r
				<u>ADDITIONAL OPERATIONS</u>				
91		REF	ADD'L OPR	Clear Coat			4.2	
				<u>Additional Costs & Materials</u>				
92			ADD'L COST	Paint/Materials			908.20	*

* - Judgment Item
 # - Labor Note Applies
 C - Included in Clear Coat Calc
 r - CEG R&R Time Used For This Labor Operation

Recycler Information Section:

Keystone - Omaha
 8206 J Street
 Omaha NE 68127
 800-642-1432;

78 Tail Lamp VNA 64.00
 Part Number: GM2800150 / AM
 Description:PROGR Program Part Platinum Plus Part AMPP Certified Part DRIVER SIDE TAIL LIGHT ASSEMBLY Part Number:
 89 Bumper Pad, Rear VNA 27.00
 Part Number: GM1191110 / AM
 Description:PROGR Program Part AMPP Certified Part PASSENGER SIDE REAR BUMPER OUTER STEP PAD; FOR USE WITH GM1100627

American Auto Parts
 1807 N 16th Street
 Omaha NE 68110
 800-642-1036;

12 2006 Hood VNA 234.00
 Part Number: R202 / LKQ
 Description:Year:2006 Conditions and Options:SILVER - 6P0.5,5P0.5 Units of Damage:0.0 COND: 1.0 PartRating: A, A
 36 2006 Side View Mirror VNA 63.38
 Part Number: R365 / LKQ
 Description:Year:2006 Conditions and Options:WHT,PM Units of Damage:0.0 COND: 0.0 PartRating: A, A

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Vehicle Valuation Report

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

Summary

Claim Information

Claim Number:	16-5535186-01	Version #:	1
Policy Number:		Coverage Type of Loss:	COMPREHENSIVE
Owner:	HEATH BREMER	Loss Date:	07/11/2016
Address:	233 E ROBERTS ST SEWARD, NE 68434	Reported Date:	07/12/2016
Owner Home Phone:	+1-402-6017460	Valuation Report Date:	07/19/2016 07:11:19
		Valuation Report ID:	1006044116

Vehicle Information

Loss Vehicle:	2006 Chevrolet TrailBlazer EXT LS 4 Door Utility 129" WB 4.2L 6 Cyl Gas A 4WD	Location:	NE 68434
VIN:	1GNET16S566149092	Exterior Color:	Superior Blue Metallic
Mileage:	110,772 miles	License Plate:	16-b758, Nebraska
Title History:	No		

Valuation Summary

Base Value:	\$7,137.75
Loss Vehicle Adjustments	
Condition Adjustment:	\$0.00
Prior Damage Adjustment:	\$0.00
After Market Parts Adjustment:	\$0.00
Refurbishment Adjustment:	\$0.00
Title History Adjustment:	\$0.00
Market Value:	\$7,137.75
Settlement Adjustments	
Deductible:	-\$500.00
Settlement Value:	\$6,637.75

Title History Comments:

Mitchell WorkCenter
Total Loss

Claim #: 16-5535186-01 | Copyright (c) 2011 - Mitchell International. All Rights Reserved. | Page 1

Loss Vehicle Detail

Loss vehicle: 2006 Chevrolet TrailBlazer EXT LS 4 Door Utility 129" WB 4.2L 6 Cyl Gas A 4WD

Standard Equipment

Exterior

Body, liftgate with liftglass	Daytime running lamps
Door handles, black	Fascias, front and rear, color-keyed, includes Charcoal accents, rear step includes pad
Fog lamps, front, halogen	Glass, Solar-Ray
Glass, Solar-Ray deep tinted (all windows except light tinted glass on windshield, driver and front passenger)	Grille, chrome bar
Headlamps, dual composite halogen, includes automatic lamp control	Mirrors, outside rearview, foldaway, manual, Black
Paint, solid	Side rails, roof-mounted, Black
Wipers, intermittent, front, includes pulse washers	Wipers, intermittent, rear, wiper/washer

Interior

Air conditioning, dual-zone, manual, individual climate settings for driver and right front passenger	Armrests, driver and passenger doors, padded
Assist handles, front passenger, rear outboard passenger	Cargo tie downs, 5
Coat hooks, rear seat area, third row	Console, floor, includes CD/cassette storage and cupholders
Convenience Package, power windows and door locks, programmable, with lighted switches, front express-down windows, electric rear glass release and rear-window wiper/washer	Cruise control, electronic with set and resume speed, includes telltale in instrument panel cluster
Cupholders, front and rear	Door trim, with integral padded armrest and front door map pockets
Enhanced Quiet Package, includes acoustic laminate in windows and strategically-placed elements of sound insulation	Floor covering, full-floor color-keyed carpeting
Glovebox, passenger side of instrument panel	Headliner, cloth, neutral color with matching retainer moldings
Heater and defogger, includes front and side front door window defoggers and rear passenger heating ducts	Lighting, theater dimming, cargo compartment, reading lamps for front seats in overhead console, 2nd row dome light, door-and tailgate-activated switches, illuminated entry, exit feature and 3rd row
Mirror, inside rearview, prismatic	OnStar, one-year of Safe and Sound service. Includes Automatic Notification of Air Bag Deployment, Emergency Services, Stolen Vehicle Location Assistance, Remote Door Unlock, OnStar Vehicle Diagnostics, Roadside Assistance, Accident Assist and Remote Horn and Lights. Also featuring Hands-Free Calling (OnStar services require vehicle electrical system (including battery), wireless service and GPS satellite signals to be available and operating for features to function properly. OnStar acts as a link to existing emergency service providers. OnStar Vehicle Diagnostics available on most 2004 MY and newer GM vehicles. Diagnostic capability varies by model. Visit onstar.com for system limitations and details. Not available with certain FDR order types. Not available with a ship-to of Puerto Rico or the Virgin Islands.)
Power outlets, auxiliary	Rear HVAC and controls
Seats, front, Premium Cloth, reclining buckets with driver lumbar support, adjustable head restraint, manual recline and adjustable headrest	Seats, rear 2nd row, split-folding
Seats, rear 3rd row, split-folding	Sound system, ETR AM/FM stereo with CD player, includes seek-and-scan, digital clock, auto-tone control, speed-compensated volume, and TheftLock (May be substituted with (UB1) Sound system, ETR AM/FM stereo with CD player and cassette.)
Steering wheel, vinyl	Theft-deterrent system, PASSlock
Visors, padded, color-keyed, driver and passenger side with cloth trim and vanity mirror	Warning tones, headlamp on, key-in-ignition, driver safety belt unfasten, turn signal on

Mechanical

4-wheel drive	Battery, heavy-duty, includes rundown protection and retained accessory power
Brakes, 4-wheel antilock, 4-wheel disc	Exhaust, aluminized stainless-steel muffler and tailpipe
GVWR, 6400 lbs. (2903 kg) (CT15806 Models only)	Key, single, 2-sided
Rear axle, 3.42 ratio	StabiliTrak, stability control system
Stabilizer bars, front and rear	Steering, power
Suspension package, premium smooth ride	Suspension, front, independent
Suspension, rear, 5-link coil springs	Tires, P245/65R17, on-/off-road, blackwall (May be substituted with (QTR) Tires, P245/65R17, on-/off-road, White outlined-letter.)
Tools, mechanical jack and wheel wrench	Trailer equipment, heavy-duty, includes trailer hitch platform, 7-wire harness plus CHMSL wire and heavy-duty flasher
Transfer case, electronic Autotrac, includes auto 4WD and panel-mounted electronic controls (CT15806 Models only)	Wheel, 17" (43.2 cm), spare, full size, steel wheel located at rear underbody of vehicle
Wheels, 4 - 17" x 7" (43.2 cm x 17.8 cm) Sport aluminum, includes center caps and steel spare	

Safety

Air bags, frontal, driver and right front passenger, includes passenger sensing system (Always use safety belts and proper child restraints, even with air bags. Children are safer when properly secured in a rear seat. See the Owners Manual for more safety information.)	Child seat restraint system
Door locks, child security, rear	Horn, dual note, high and low

Packages

LS PREFERRED EQUIPMENT GROUP

includes (C49) defogger, rear-window, electric, (B32/B33) Floormats, color-keyed, carpeted front and rear, removable, (AU0) Keyless entry, remote, programmable, (UA6) Theft-deterrent alarm system, content theft alarm, (V1K) Luggage rack, roof-mounted, Black, adjustable, (DP2) Mirrors, outside rearview, power, Black, (B86) Moldings, bodyside, body-color, (UY7) Trailering wire harness, connector

SMOKERS PACKAGE

includes ashtray and lighter

Optional Equipment

DEFOGGER, REAR-WINDOW, ELECTRIC	FLOORMATS, COLOR-KEYED, CARPETED FRONT AND REAR, REMOVABLE
KEYLESS ENTRY, REMOTE, PROGRAMMABLE,	LUGGAGE RACK, ROOF-MOUNTED, BLACK, ADJUSTABLE, WITH CROSS BARS,
SEATS, DRIVER, POWER 8-WAY	

*DIO/PIO= Dealer/Port Installed Option

Loss Vehicle Base Value

Loss vehicle: 2006 Chevrolet TrailBlazer EXT LS 4 Door Utility 129" WB 4.2L 6 Cyl Gas A 4WD

Comparable Vehicle Information

Search Radius used for this valuation: 150 miles from loss vehicle zip/postal code.
Typical Mileage for this vehicle: 122,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2NORMAL GAS A 4WD	108,571	68949	122 miles	\$7,995.00 Sold Price	\$8,280.94
2	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2NORMAL GAS A 4WD	160,059	51401	141 miles	\$6,995.00 Sold Price	\$8,400.38
3	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2NORMAL GAS A 4WD	183,853	51501	68 miles	\$4,500.00 List Price	\$5,212.44
4	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2NORMAL GAS A 4WD	168,685	68847	100 miles	\$5,941.00 List Price	\$6,657.25
Base Value:						\$7,137.75

Loss Vehicle Adjustments

Loss vehicle: 2006 Chevrolet TrailBlazer EXT LS 4 Door Utility 129" WB 4.2L 6 Cyl Gas A 4WD

Condition Adjustments

Condition Adjustment: \$0.00		Overall Condition: 3.00-Good		Typical Vehicle Condition: 3.00	
Category	Condition			Comments	
Interior					
HEADLINER	3 Good				
DOORS/INTERIOR PANELS	3 Good				
CARPET	3 Good				
GLASS	3 Good				
DASH/CONSOLE	3 Good				
SEATS	3 Good				
Exterior					
BODY	3 Good				
PAINT	3 Good				
VINYL/CONVERTIBLE TOP	Typical				
TRIM	3 Good				
Mechanical					
TRANSMISSION	3 Good				
ENGINE	3 Good				
Tire	3 Good				

Typical condition reflects a vehicle that is in ready-for-sale condition and reflects normal wear and tear for that vehicle type / age.

Comments:

Comparable Vehicles

Mitchell WorkCenter
Total Loss

Claim #: 16-5535186-01 | Copyright (c) 2011 - Mitchell International. All Rights Reserved. | Page 4

Loss vehicle: **2006 Chevrolet TrailBlazer EXT LS 4 Door Utility 129" WB 4.2L 6 Cyl Gas A 4WD**

Comparable Vehicles

1	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2 NORMAL GAS A4WD	Sold Price: \$7,995.00			
VIN: 1GNET16S466XXXXXX Stock No: Listing Date: 03/14/2016 ZIP/Postal Code: 68949 Distance from Loss Vehicle: 122 miles Source: FRANCHISE SALE - J.D. POWER AND ASSOCIATES		Adjustments	Loss Vehicle	This Vehicle	Amount
		Mileage	110,772	108,571	-\$67.92
		Equipment			
		LS PREFERRED EQUIPMENT GROUP	Yes	No	\$260.06
		SMOKERS PACKAGE	Yes	No	\$8.53
		SEATS, DRIVER, POWER 8-WAY	Yes	No	\$85.27
Total Adjustments:					\$285.94
Adjusted Price:					\$8,280.94
2	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2 NORMAL GAS A4WD	Sold Price: \$6,995.00			
VIN: 1GNET16S366XXXXXX Stock No: Listing Date: 04/30/2016 ZIP/Postal Code: 51401 Distance from Loss Vehicle: 141 miles Source: DEALER SALE - BUILDSHEET - J.D. POWER		Adjustments	Loss Vehicle	This Vehicle	Amount
		Mileage	110,772	160,059	\$1,330.78
		Equipment			
		SEATS, DRIVER, POWER 8-WAY	Yes	No	\$74.60
Total Adjustments:					\$1,405.38
Adjusted Price:					\$8,400.38
Comparable Vehicle Package Details: LS PREFERRED EQUIPMENT GROUP (KEYLESS ENTRY, REMOTE, PROGRAMMABLE,, FLOORMATS, COLOR-KEYED, CARPETED FRONT AND REAR, REMOVABLE, DEFOGGER, REAR-WINDOW, ELECTRIC, LUGGAGE RACK, ROOF-MOUNTED, BLACK, ADJUSTABLE, WITH CROSS BARS.) SMOKERS PACKAGE					

3	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2 NORMAL GAS A4WD	List Price: \$4,500.00																				
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <p>VIN: 1GNET16S066140753</p> <p>Stock No:</p> <p>Listing Date: 05/23/2016</p> <p>ZIP/Postal Code: 51501</p> <p>Distance from Loss Vehicle: 68 miles</p> <p>Source: DEALER WEB LISTING - BUILDSHEET - VAST.COM LAKE MANAWA NISSAN KIA 920 32ND AVENUE COUNCIL BLUFFS IA 51501 712-366-9481</p> </div> <div style="width: 55%;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: right;">Loss Vehicle</th> <th style="text-align: right;">This Vehicle</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>Projected Sold Adjustment</td> <td></td> <td></td> <td style="text-align: right;">-\$364.00</td> </tr> <tr> <td>Mileage</td> <td style="text-align: right;">110,772</td> <td style="text-align: right;">183,853</td> <td style="text-align: right;">\$1,076.44</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td style="text-align: right;">\$712.44</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td style="text-align: right;">\$5,212.44</td> </tr> </tbody> </table> </div> </div> <p>Comparable Vehicle Package Details: LS PREFERRED EQUIPMENT GROUP (KEYLESS ENTRY, REMOTE, PROGRAMMABLE,, FLOORMATS, COLOR-KEYED, CARPETED FRONT AND REAR, REMOVABLE, DEFOGGER, REAR-WINDOW, ELECTRIC, LUGGAGE RACK, ROOF-MOUNTED, BLACK, ADJUSTABLE, WITH CROSS BARS,) SMOKERS PACKAGE</p> <p>Comparable Vehicle Option Details: SEATS, DRIVER, POWER 8-WAY</p>			Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$364.00	Mileage	110,772	183,853	\$1,076.44	Total Adjustments:			\$712.44	Adjusted Price:			\$5,212.44
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4	2006 CHEVROLET TRAILBLAZER EXT LS 4D SUV 6 4.2 NORMAL GAS A4WD	List Price: \$5,941.00																				
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <p>VIN: 1GNET16S566136343</p> <p>Stock No: L4979A</p> <p>Listing Date: 07/18/2016</p> <p>ZIP/Postal Code: 68847</p> <p>Distance from Loss Vehicle: 100 miles</p> <p>Source: DEALER WEB LISTING - BUILDSHEET - VAST.COM MIDWAY AUTO CREDIT 219 2ND AVENUE EAST KEARNEY NE 68847 308-237-5904</p> </div> <div style="width: 55%;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: right;">Loss Vehicle</th> <th style="text-align: right;">This Vehicle</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>Projected Sold Adjustment</td> <td></td> <td></td> <td style="text-align: right;">-\$481.00</td> </tr> <tr> <td>Mileage</td> <td style="text-align: right;">110,772</td> <td style="text-align: right;">168,685</td> <td style="text-align: right;">\$1,197.25</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td style="text-align: right;">\$716.25</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td style="text-align: right;">\$6,657.25</td> </tr> </tbody> </table> </div> </div> <p>Comparable Vehicle Package Details: LS PREFERRED EQUIPMENT GROUP (KEYLESS ENTRY, REMOTE, PROGRAMMABLE,, FLOORMATS, COLOR-KEYED, CARPETED FRONT AND REAR, REMOVABLE, DEFOGGER, REAR-WINDOW, ELECTRIC, LUGGAGE RACK, ROOF-MOUNTED, BLACK, ADJUSTABLE, WITH CROSS BARS,) SMOKERS PACKAGE</p> <p>Comparable Vehicle Option Details: SEATS, DRIVER, POWER 8-WAY</p>			Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$481.00	Mileage	110,772	168,685	\$1,197.25	Total Adjustments:			\$716.25	Adjusted Price:			\$6,657.25
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Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2006 Chevrolet TrailBlazer EXT LS	4 Door Utility 129" WB 4.2L 6 Cyl Gas 4WD	\$28,130.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was built through a joint partnership between J.D. Power and Associates vehicle valuation division Power Information Network (P.I.N.) and Mitchell International, a leading provider of claims processing solutions to private passenger insurers.

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

Step 1 - Locate Comparable Vehicles

Locate vehicles similar to the loss vehicle in the same market area. WorkCenter Total Loss finds these vehicles in AutoTrader.com, Cars.com, Vast.com and directly from dealerships.

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.