

## Loss Vehicle Detail

Loss vehicle: **2004 Acura TL w/Navit 4 Door Sedan 3.2L 6 Cyl Gas A FWD**

### Standard Equipment

Exterior	
Body-color dual heated pwr mirrors w/memory, dual reverse tilt feature	Chip resistant rocker panels
Galvanized body panels	Heat-rejecting green-tinted glass
Pwr operated moonroof w/tilt, sliding shade, auto-reverse	Road noise reducing acoustic windshield
Speed-sensitive intermittent wipers w/mist feature	Xenon high-intensity discharge (HID) headlights w/auto-off feature

Interior	
(2) 12-volt pwr outlets	10-way pwr driver bucket seat w/pwr lumbar support & memory feature
4-way pwr passenger seat	Acura navigation system w/voice recognition, 8" navigation display system
Acura/ELS AM/FM stereo w/Dolby cassette & 6-disc CD changer-inc: anti-theft feature, (8) speakers, DVD-audio, DTS	Adjustable front/rear seat headrests
Aluminum & wood-patterned trim	Auto day/night breakaway rearview mirror
Auto up-down driver window w/auto-reverse feature	Carpeted floor mats
Center console-inc: adjustable armrest & illuminated storage	Cruise control
Door storage compartments	Driver & front passenger seatback pockets
Dual front cup holders	Dual illuminated vanity mirrors
Dual trip meters	Dual zone/mode automatic climate control w/3D solar sensing climate control, micron air filtration system, rear vents
Front/rear overhead map lights	HandsFreeLink
Heated front seats	HomeLink universal garage door opener
Keyless entry system w/panic alarm, window, moonroof controls	Leather trimmed door panels
Leather trimmed seats	Leather-wrapped shift knob
Leather-wrapped tilt & telescoping steering wheel w/audio, cruise, HandsFreeLink, voice recognition, navigation system controls	LED back-lit instruments
Maintenance Minder system	Multi-info display screen
Outside temp gauge	Phosphorescent emergency trunk release
Printed rear glass radio antenna	Programmable interior lighting
Pwr door locks & windows w/illuminated window switches	Rear seat center armrest w/dual cup holders
Rear window defroster w/timer	Remote trunk/fuel-filler door releases
Sunglasses holder	Theft-deterrent system w/electronic immobilizer
Trunk pass-through w/locking system	Trunk storage tray/shopping bag hook/cargo net
XM satellite radio	

<b>Mechanical</b>	
12-volt maintenance-free battery	130-amp alternator
17 gallon fuel tank	17" x 8" cast aluminum wheels
4-channel vehicle stability assist (VSA) system w/traction control	4-wheel anti-lock braking system (ABS)
Direct ignition system w/knock control	Drive-by-wire throttle system
Electronic brake force distribution (EBD)	Front wheel drive
Front/rear coil springs & stabilizer bar	Front/rear gas pressurized shock absorbers w/progressive valve technology
Independent double wishbone front suspension	Independent multi-link double wishbone rear suspension
P235/45WR17 all-season Bridgestone Turanza tires	Pwr dual diagonal 4-wheel disc brakes (vented front)
Variable pwr-assisted torque-sensing rack & pinion steering	

<b>Safety</b>	
Childproof rear door locks	Dual stage/threshold driver & front passenger airbag supplemental restraint system
Front seat belt height adjusters	Front/rear 3-point seat belts
Front/rear 5-MPH bumpers	Front/rear crumple zones
Front/rear side-curtain airbags	Pedestrian impact protection
Rear child seat tether anchors (LATCH)	Seat-mounted front side-impact airbags w/passenger occupant height & position sensors
Traction control	Vehicle Stability Assist (VSA) system

## Loss Vehicle Base Value

Loss vehicle: **2004 Acura TL w/Navi 4 Door Sedan 3.2L 6 Cyl Gas A FWD**

### Comparable Vehicle Information

Search Radius used for this valuation: **150 miles from loss vehicle zip/postal code.**  
 Typical Mileage for this vehicle: **113,000 miles**

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2004 ACURA TL W/NAVI 4D SDN 6 3.2NORMAL GAS A 2WD	140,438	20152	33 miles	\$6,995.00 List Price	\$4,926.51
2	2004 ACURA TL W/NAVI 4D SDN 6 3.2NORMAL GAS A 2WD	193,965	17050	71 miles	\$6,490.00 List Price	\$5,642.53
3	2004 ACURA TL W/NAVI 4D SDN 6 3.2NORMAL GAS A 2WD	126,411	19126	118 miles	\$9,950.00 List Price	\$6,448.65
<b>Base Value:</b>						<b>\$5,672.56</b>

## Loss Vehicle Adjustments

Loss vehicle: 2004 Acura TL w/Navi 4 Door Sedan 3.2L 6 Cyl Gas A FWD

### Condition Adjustments

Condition Adjustment: -\$228.32		Overall Condition: 2.86-Good		Typical Vehicle Condition: 3.00	
Category	Condition			Comments	
<b>Interior</b>					
GLASS	3 Good				
DASH/CONSOLE	3 Good				
DOORS/INTERIOR PANELS	3 Good				
CARPET	3 Good				
SEATS	2 Fair			LEATHER SEAT SPLITTING DRIVER FRONT	
HEADLINER	3 Good				
<b>Exterior</b>					
PAINT	3 Good				
TRIM	3 Good				
VINYL/CONVERTIBLE TOP	Typical				
BODY	3 Good				
<b>Mechanical</b>					
ENGINE	3 Good				
TRANSMISSION	3 Good				
<b>Tire</b>	3 Good			LF 8 RF 8 LR 8 RR 7	

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

Loss vehicle: 2004 Acura TL w/Navi 4 Door Sedan 3.2L 6 Cyl Gas A FWD

### Comparable Vehicles

1	2004 ACURA TL W/NAVI 4D SDN 6 3.2 NORMAL GAS A2WD	List Price: \$6,995.00																				
	<p>VIN: <b>19UUA66204A021510</b></p> <p>Stock No: <b>1510P</b></p> <p>Listing Date: <b>01/16/2015</b></p> <p>ZIP/Postal Code: <b>20152</b></p> <p>Distance from Loss Vehicle: <b>33 miles</b></p> <p>Source: <b>DEALER WEB LISTING - TRUECAR.COM</b>  <b>NINE STARS AUTO GROUP</b>  <b>25350 PLEASANT VALLEY RD</b>  <b>SUITE 108</b>  <b>CHANTILLY VA 20152</b>  <b>571-367-2699</b></p>	<table border="1"> <thead> <tr> <th>Adjustments</th> <th>Loss Vehicle</th> <th>This Vehicle</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Projected Sold Adjustment</td> <td></td> <td></td> <td>-\$670.00</td> </tr> <tr> <td>Mileage</td> <td>215,519</td> <td>140,438</td> <td>-\$1,398.49</td> </tr> <tr> <td colspan="3">Total Adjustments:</td> <td>-\$2,068.49</td> </tr> <tr> <td colspan="3"><b>Adjusted Price:</b></td> <td><b>\$4,926.51</b></td> </tr> </tbody> </table>	Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$670.00	Mileage	215,519	140,438	-\$1,398.49	Total Adjustments:			-\$2,068.49	<b>Adjusted Price:</b>			<b>\$4,926.51</b>
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	<p>VIN: <b>19UUA66214A017451</b></p> <p>Stock No:</p> <p>Listing Date: <b>01/17/2015</b></p> <p>ZIP/Postal Code: <b>17050</b></p> <p>Distance from Loss Vehicle: <b>71 miles</b></p> <p>Source: <b>DEALER WEB LISTING - AUTOTRADER.COM</b>  <b>D &amp; S MOTORCARS INC</b>  <b>5329 E TRINDLE RD</b>  <b>MECHANICSBURG PA 17050</b>  <b>717-766-0400</b></p>	<table border="1"> <thead> <tr> <th>Adjustments</th> <th>Loss Vehicle</th> <th>This Vehicle</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Projected Sold Adjustment</td> <td></td> <td></td> <td>-\$622.00</td> </tr> <tr> <td>Mileage</td> <td>215,519</td> <td>193,965</td> <td>-\$225.47</td> </tr> <tr> <td colspan="3">Total Adjustments:</td> <td>-\$847.47</td> </tr> <tr> <td colspan="3"><b>Adjusted Price:</b></td> <td><b>\$5,642.53</b></td> </tr> </tbody> </table>	Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$622.00	Mileage	215,519	193,965	-\$225.47	Total Adjustments:			-\$847.47	<b>Adjusted Price:</b>			<b>\$5,642.53</b>
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<b>3</b>	<b>2004 ACURA TL W/NAVI 4D SDN 6 3.2 NORMAL GAS A2WD</b>	<b>List Price: \$9,950.00</b>			
VIN:	<b>19UUA66244A058107</b>	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:	<b>B5011</b>	Projected Sold Adjustment			-\$953.00
Listing Date:	<b>02/06/2015</b>	Mileage	215,519	126,411	-\$2,548.35
ZIP/Postal Code:	<b>19126</b>			Total Adjustments:	-\$3,501.35
Distance from Loss Vehicle:	<b>118 miles</b>			<b>Adjusted Price:</b>	<b>\$6,448.65</b>
Source:	<b>DEALER WEB LISTING - AUTOTRADER.COM AUTOBAHN MOTOR GROUP 1410 W CHELTENHAM AVE PHILADELPHIA PA 19126 215-224-0330</b>				

### Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2004 Acura TL w/Navi	4 Door Sedan 3.2L 6 Cyl Gas FWD	\$34,650.00

## 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.