

REPORT SUMMARY

CLAIM INFORMATION

Owner	Unknown, Unknown Po Box 8165 Landis, NC 28088-8165
Loss Vehicle	2023 Ford Explorer 4WD
Loss Incident Date	01/10/2025
Claim Reported	02/06/2025

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 SELECTIVE INSURANCE COMPANY.

Loss vehicle has 71% fewer than average mileage of 25,400.

INSURANCE INFORMATION

Report Reference Number	123770536
Claim Reference	22712987-1
Adjuster	Dunlap, Antonio
Appraiser	Smith Service 2
Odometer	7,398
Last Updated	02/24/2025 03:06 PM

VALUATION SUMMARY

Base Vehicle Value	\$ 26,879.00
Condition Adjustment	+ \$ 1,606.00
UP FITTING EMERGENCY PARTS*	+ \$ 4,595.00
EMERGENCY EQUIPMENT INSTALLED*	+ \$ 8,804.00
RESTRIPE*	+ \$ 1,034.00
Adjusted Vehicle Value	\$ 42,918.00
Vehicular Tax (3%)	+ \$ 1,287.54
Tax reflects applicable state, county and municipal taxes.	
Title, Registration and Other Fees*	+ \$ 113.00

Total \$ 44,318.54

Adjustments indicated with an Asterisk (*) have been determined by SELECTIVE INSURANCE COMPANY and have been added here for convenience. The fees provided may be based on preset values provided by SELECTIVE INSURANCE COMPANY. Please refer to Taxes and Fees for more information.

The total may not represent the total of the settlement as other factors (i.e. other applicable 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.

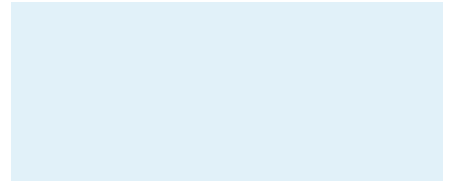
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 REPORT SUMMARY

 VALUATION SUMMARY

In the event additional fees are incurred please contact SELECTIVE INSURANCE COMPANY to determine if they qualify for reimbursement.



VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

SELECTIVE INSURANCE COMPANY 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	LANDIS, NC 28088-8165
VIN	1FM5K8AB8PGA84676
Year	2023
Make	Ford
Model	Explorer
Body Style	4WD
Body Type	Sports Utility
Engine -	
Cylinders	6
Displacement	3.3L
Fuel Type	Flex Fuel
Carburation	Gasoline Direct Injection
Transmission	Automatic Transmission 4 Wheel Drive
Curb Weight	4437 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
Insurance Services Organization/ National Insurance Crime Bureau	1 Record Found
National Highway Traffic Safety Administration	7 Recalls

VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	7,398		
Transmission	Automatic Transmission	✓	
	4 Wheel Drive	✓	
Power	Power Steering	✓	
	Power Brakes	✓	
	Power Windows	✓	
	Power Locks	✓	
	Power Mirrors	✓	
	Power Driver Seat	✓	
	Power Trunk/Liftgate	✓	
	Decor/Convenience	Air Conditioning	✓
Climate Control		✓	
Tilt Wheel		✓	
Cruise Control		✓	
Rear Defogger		✓	
Intermittent Wipers		✓	
Overhead Console		✓	
Keyless Entry		✓	
Telescopic Wheel		✓	
Message Center		✓	
Seating		Cloth Seats	✓
		Bucket Seats	✓
		Reclining/Lounge Seats	✓
Radio		AM Radio	✓
	FM Radio	✓	
	Stereo	✓	
	Search/Seek	✓	
	Steering Wheel Touch Controls	✓	
	Auxiliary Audio Connection	✓	
	Wheels	Styled Steel Wheels	📄
Safety/Brakes	Air Bag (Driver Only)	✓	
	Passenger Air Bag	✓	

To the left is the equipment of the loss vehicle that SELECTIVE INSURANCE COMPANY provided to CCC.

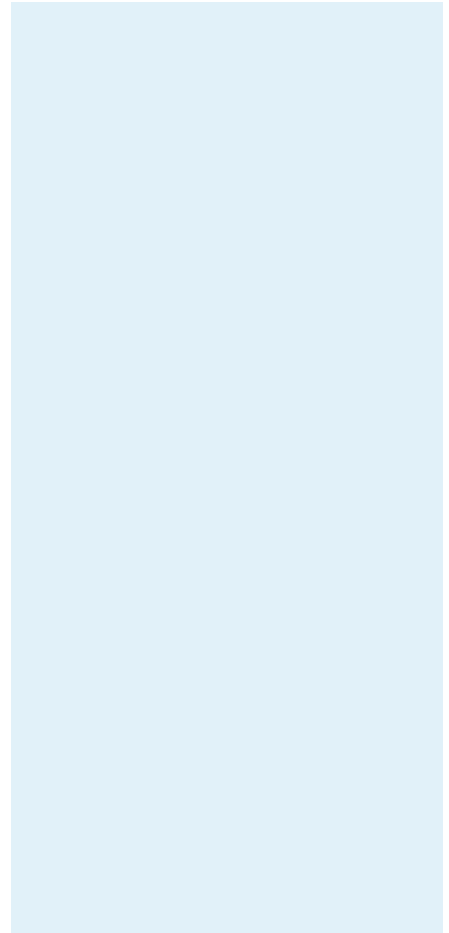
✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

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

VEHICLE INFORMATION

VEHICLE EQUIPMENT

	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera	✓
	Parking Sensors	✓
	Hands Free	✓
	Xenon Or L.E.D. Headlamps	✓
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Privacy Glass	✓
	Rear Spoiler	✓
	Rear Window Wiper	✓
	Clearcoat Paint	✓
Other - Trucks	Trailer Hitch	📄
	Trailer Package	📄
	California Emissions	✓



 VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Engine	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 311
Transmission	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 275
Tires	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 98
Paint	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 145
Body	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 177
Glass	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 55
Interior	DEALER RETAIL	ALMOST NEW WITH 7398	\$ 545
Total Condition Adjustments			\$ 1,606

SELECTIVE INSURANCE COMPANY 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.

TITLE, REGISTRATION AND OTHER FEES*

VEHICLE FEES

Zip:	28088
Zip+4:	8165
Plates are:	Transferable
Salvage retained by:	Insurance Carrier
Third Party Vehicle:	No

Title Fees

Certificate of Title - (Additional Reference 1)	\$ 66.75
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Registration Fees

Registration Fee - (Additional Reference 1)	\$ 46.25
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Total Title, Registration and Other Fees	\$ 113.00
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Fees listed have been identified to be applicable for reimbursement by the SELECTIVE INSURANCE COMPANY based on information provided by SELECTIVE INSURANCE COMPANY. Fees may include title, registration, license plate transfer and other related state/jurisdictional fees.

Fees are determined by vehicle attributes, provided by the Insurance company, including, but not limited to, vehicle type, size, weight, primary usage, vehicle salvaged, or owner retained.

Reference links are provided for informational purposes only. The links and content contained in the links are not produced, maintained or affiliated with CCC, and CCC bears no responsibility for the content provided therein.

*One or more inputs may be based on the following preset values provided by SELECTIVE INSURANCE COMPANY. Any updates to these inputs are reflected both in the Valuation Notes section and under Vehicle Fees on this page.

Salvage retained by : Carrier
Plates are : Transferable

 COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	7,398	29,483	38,013	79,090
Automatic Transmission	✓	✓	✓	✓
4 Wheel Drive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Dual Air Conditioning	✗	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✗	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Entertainment Center	✗	✓	✗	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Remote Starter	✗	✓	✓	✓
Cloth Seats	✓	✓	✓	✓
Bucket Seats	✓	✗	✗	✓
Reclining/Lounge Seats	✓	✓	✓	✓
3rd Row Seat	✗	✓	✓	✓
Captain Chairs (2)	✗	✓	✓	✗
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✗	✓	✓	✓
Styled Steel Wheels	✓	✗	✗	✗
Aluminum/Alloy Wheels	✗	✓	✓	✓
Locking Wheels	✗	✗	✗	✓
Drivers Side Air Bag	✓	✓	✓	✓

Comp 1 Updated Date: 02/02/2025
2023 Ford Explorer 4wd 4 2.3I
Gasoline Turbocharged Gasoline
Direct Injection
VIN 1FMSK8BH1PGB09987
Dealership Ourisman Ford Of Manassas
Telephone (703) 368-3184
Source Autotrader
Stock # TB09987
Distance from Landis, NC
 281 Miles - Manassas, VA

Comp 2 Updated Date: 01/28/2025
2023 Ford Explorer 4wd 4 2.3I
Gasoline Turbocharged Gasoline
Direct Injection
VIN 1FMSK8BH3PGB27097
Dealership Firelands Toyota
Telephone (419) 210-5760
Source Dealer Ad
Distance from Landis, NC
 408 Miles - Norwalk, OH

Comp 3 Updated Date: 01/28/2025
2023 Ford Explorer 4wd 4 2.3I
Gasoline Turbocharged Gasoline
Direct Injection
VIN 1FMSK8BHXPGB27288
Dealership Fella Auto Group- Bristol
Telephone (215) 745-5550
Source Dealer Ad
Stock # B27288
Distance from Landis, NC
 444 Miles - Bristol, PA

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

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera	✓	✓	✓	✓
Parking Sensors	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Lane Departure Warning	✗	✓	✓	✓
Blind Spot Detection	✗	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Privacy Glass	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
Metallic Paint	✗	✓	✓	✓
Trailer Hitch	✓	✓	✗	✗
Trailer Package	✓	✓	✗	✗
California Emissions	✓	✓	✓	✓
List Price		\$ 26,500	\$ 25,500	\$ 23,993
Adjustments:				
Make/Model/Trim		+ \$ 375	+ \$ 375	+ \$ 375
Options		- \$ 1,700	- \$ 1,200	- \$ 1,500
Mileage		+ \$ 2,731	+ \$ 3,726	+ \$ 6,468
Condition ¹		- \$ 1,606	- \$ 1,606	- \$ 1,606
Adjusted Comparable Value		\$ 26,300	\$ 26,795	\$ 27,730

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

VALUATION NOTES

03/04/2025 09:35 - POADJ CHANGE REQUESTED BY: MATTHEWS, ABBY

03/04/2025 09:35 - Pre/Post Tax data modified after Valuation

03/04/2025 09:35 - Options added :[Power Trunk/Liftgate, Keyless Entry, Parking Sensors]

03/04/2025 09:35 - Post Valuation Adjustment entered for:

02/24/2025 15:09 - POADJ CHANGE REQUESTED BY: POWELL, BLAINE

02/24/2025 15:06 - POADJ CHANGE REQUESTED BY: POWELL, BLAINE

This Market Valuation Report has been prepared exclusively for use by SELECTIVE INSURANCE COMPANY, 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 North Carolina Administrative Code Section 11-04.0418.

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

VINGuard®

VINGuard® Message: VINGuard has decoded this VIN without any errors

ISO Vehicle History:

Number of times reported to ISO:	1
ISO's file number:	H0384162071
Loss date:	01/10/2025
Phone:	8664559969
Claim ref:	22712987
Mileage:	

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID : 23V022000

Mfg's Report Date : JAN 22, 2023

Component : BACK OVER PREVENTION: SENSING SYSTEM: CAMERA

Potential Number Of Units Affected : 382759

Summary : Ford Motor Company (Ford) is recalling certain 2020-2023 Explorer, Lincoln Aviator, and 2020-2022 Lincoln Corsair vehicles equipped with a 360-degree camera. The video output may fail, preventing the rearview camera image from displaying.

Consequence : Loss of the rearview camera image can reduce the driver's rear visibility, increasing the risk of a crash.

Remedy : Dealers will update the image processing module (IPMB) software, free of charge. Interim owner notification letters informing owners of the safety risk were mailed April 25, 2023. Owner notification letters were mailed February 13, 2023. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 23S02. This recall expands and replaces NHTSA recall number 21V-735. Vehicles previously repaired under 21V-735 will need to have the new remedy performed.

Manufacturer Recall No. : 23S02

NHTSA Campaign ID : 23V070000

Mfg's Report Date : FEB 09, 2023

Component : POWER TRAIN:AUTOMATIC TRANSMISSION

Potential Number Of Units Affected : 1138

Summary : Ford Motor Company (Ford) is recalling certain 2022-2023 F-150, Mustang, Explorer, Bronco, and 2023 Lincoln Aviator vehicles equipped with automatic transmissions. The transmission may contain a loose bolt which could prevent the transmission from engaging the park gear, although the gear shifter position may indicate that the vehicle has been shifted to "PARK."

Consequence : The inability to secure the vehicle in the park position can result in a rollaway, increasing the risk of a crash or injury.

Remedy : Dealers will inspect and, if necessary, replace the transmissions, free of charge. Owner notification letters were mailed April 25, 2023. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 23S06.

Manufacturer Recall No. : 23S06

NHTSA Campaign ID : 23V342000

Mfg's Report Date : MAY 11, 2023

Potential Number Of Units Affected : 442973

The National Highway Traffic Safety Administration has issued 7 safety related recall notices that may apply to the above valued vehicle.

SUPPLEMENTAL INFORMATION

Remedy : Dealers will replace the 360-degree camera, free of charge. Owner notification letters were mailed November 10, 2023. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 23S23. This recall expands and replaces NHTSA recall number 23V-022. Vehicles previously repaired under 23V-022 will need to have the new remedy performed.

Manufacturer Recall No. : 23S23

NHTSA Campaign ID : 23V597000

Mfg's Report Date : AUG 24, 2023

Component : ENGINE AND ENGINE COOLING:ENGINE:GASOLINE:TURBO/SUPERCHARGER

Potential Number Of Units Affected : 10

Summary : Ford Motor Company (Ford) is recalling certain 2023 Explorer vehicles equipped with 2.3L GTDI engines. The turbocharger oil supply line may be damaged, which can result in an oil leak inside the engine compartment.

Consequence : An oil leak in the presence of an ignition source such as hot engine or exhaust components, can increase the risk of a fire. In addition, the loss of oil can result in an engine stall, increasing the risk of a crash.

Remedy : Owners are advised to park and shut off the engine as soon as possible if they see an oil pressure warning light or smoke coming from the engine compartment. Dealers will replace the turbo oil supply line assembly, free of charge. Owner notification letters were mailed September 8, 2023. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 23S50.

Manufacturer Recall No. : 23S50

NHTSA Campaign ID : 23V686000

Mfg's Report Date : OCT 12, 2023

Component : ELECTRICAL SYSTEM:WIRING

Potential Number Of Units Affected : 2866

Summary : Ford Motor Company (Ford) is recalling certain 2023 Explorer vehicles equipped with a standard rearview camera. Due to a manufacturing error in the wire harness, the rearview camera may display a blue image on the SYNC screen when the vehicle is placed in reverse. As such, these vehicles fail to comply with the requirements of Federal Motor Vehicle Safety Standard number 111, "Rear Visibility."

Consequence : A rearview camera that does not properly display an image can reduce the driver's rear view, increasing the risk of a crash.

Remedy : Dealers will inspect the rearview camera wire harness and repair any loose splices, free of charge. Owner notification letters were mailed November 2, 2023. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 23C31.

Manufacturer Recall No. : 23C31

SUPPLEMENTAL INFORMATION

NHTSA Campaign ID : 24V091000

Mfg's Report Date : FEB 07, 2024

Component : STEERING:LINKAGES:KNUCKLE:SPINDLE:ARM

Potential Number Of Units Affected : 121

Summary : Ford Motor Company (Ford) is recalling certain 2023 Explorer vehicles. The right-front lower fastener connecting the steering knuckle and strut may be loose or missing.

Consequence : A loose or missing connection between the knuckle and strut can cause improper tire alignment, resulting in a steering pull or require increased steering effort. Additionally, the brake hose may contact the tire and become damaged, resulting in a brake fluid leak and a loss of braking ability. Either of these scenarios can increase the risk of a crash.

Remedy : Dealers will inspect the fasteners, and tighten or install them as necessary, free of charge. Owner notification letters were mailed March 08, 2024. Owners may contact Ford customer service at 1-866-436-7332. Ford's number for this recall is 24S04.

Dates Of Manufacture : DEC 18, 2023 to DEC 18, 2023

Manufacturer Recall No. : 24S04

NHTSA Campaign ID : 24V852000

Mfg's Report Date : NOV 07, 2024

Component : EQUIPMENT:OTHER:LABELS

Potential Number Of Units Affected : 27678

Summary : Ford Motor Company (Ford) is recalling certain 2020-2025 Explorer, Lincoln Aviator, 2020-2024 Escape, Lincoln Corsair, 2018-2024 F-150, Expedition and Lincoln Navigator vehicles. The air bag warning label may be missing from the dashboard. As such, these vehicles fail to comply with the requirement Federal Motor Vehicle Safety Standard number 208, "Occupant Crash Protection."

Consequence : Without a label that shows the proper restraint usage guidelines, the occupants may have an increased risk of injury in the event of a crash.

Remedy : Ford will mail owners the warning labels, free of charge. Owner notification letters were mailed December 19, 2024. Owners may call Ford customer service at 1-866-436-7332. Ford's number for this recall is 24C39.

Dates Of Manufacture : APR 25, 2019 to AUG 26, 2024

Manufacturer Recall No. : 24C39