TACTIC MANAGEMENT

TOTAL LOSS VALUATION — COMPARABLE VEHICLES

Prepared by Tactic Management LLC on behalf of SAMPLE COLLISION REPAIR SHOP

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Claim	Details
Shop	SAMPLE COLLISION REPAIR SHOP
Owner	—
Claim #	—
Insurer	—
Date of loss	—
VIN	VIN REDACTED
Mileage at loss	246,253
Garaging ZIP	54935

SUMMARY

The comparable vehicles below support an actual cash value of $4,682.23.

	Comp-supported value	Insurer valuation	Difference
Base value (ACV)	$4,682.23	—	—
Sales tax (5.5%)	$257.52	—	—
Title & registration	$0.00	$0.00	$0.00
Less deductible	$0.00	$0.00	$0.00
Total settlement	$4,939.75	—	—

Independent check: MarketCheck Price for this VIN at 246,253 miles in ZIP 54935 is $4,505.00.

LOSS VEHICLE

Vehicle	2014 GMC Terrain SLE-2
VIN	VIN REDACTED
Mileage at loss	246,253
Engine	3.6L V6
Transmission	Automatic With Manual Mode Trans
Drivetrain	AWD
Fuel	E85 / Unleaded
Body	SUV
Doors	5
Seating	5
Exterior	Quicksilver Metallic
Interior	Jet Black Premium Cloth
Country of assembly	USA
Original MSRP	$32,140.00

Factory options: 3.6L V6 SIDI (Spark Ignition Direct Injection) engine with VVT (Variable Valve Timing) ($1,500.00)

COMPARABLE VEHICLES

#	Vehicle / VIN	Type	Price	Miles	Dist.	Seller	Mileage adj.	Adjusted
1	VIN REDACTED -2	Sold 2026-10-14	$2,374.00	226,375	64 mi	Kunes Buick Gmc Of Oak Creek Oak Creek, WI	($356.10)*	$2,017.90
2	VIN REDACTED 2	For sale	$4,695.00	201,559	51 mi	Weigman's Auto Sales Milwaukee, WI	($704.25)*	$3,990.75
3	VIN REDACTED 2	For sale	$3,999.00 listed $4,636.00 less $637.00 fees	189,333	58 mi	Kunes Buick Gmc Of Greenfield Greenfield, WI	($599.85)*	$3,399.15
4	VIN REDACTED 2	Sold	$4,826.00	156,945	72 mi	Kunes Buick Gmc Of Stoughton	($723.90)*	$4,102.10
5	VIN REDACTED -2	For sale	$5,995.00	153,435	86 mi	Car Corral Kenosha, WI	($899.25)*	$5,095.75
6	VIN REDACTED 2	Sold	$5,777.00	148,099	99 mi	Auto Outpost-north Inc Mchenry, IL	($866.55)*	$4,910.45
7	VIN REDACTED -2	For sale	$6,690.00	131,015	91 mi	Highline Auto Llc Kenosha, WI	($1,003.50)*	$5,686.50
8	VIN REDACTED -2	Sold 2026-11-05	$9,712.00	115,689	35 mi	Sheboygan Chevrolet Sheboygan, WI	($1,456.80)*	$8,255.20
	Average of 8 adjusted comparables		$5,508.50	165,306				$4,682.23

METHOD & SOURCES

This valuation uses 8 comparable vehicles of the same year, make and model (4 currently for sale, 4 sold in the last 90 days), within 99 miles of ZIP 54935. Each price is adjusted for mileage at $0.06 per mile against the loss vehicle's 246,253 miles: a comparable with more miles is adjusted up, one with fewer miles is adjusted down, with the adjustment limited to 15% of each comparable's price (marked *). The comp-supported value is the average of the adjusted prices.

MarketCheck returned 61 listings of the same year, make and model across the US. Only the same trim was considered, one vehicle per dealer, nearest first within 100 miles, widening to 250 miles only when fewer than 5 qualified. Left out: 11 of a different trim; 4 listed for more than 365 days (stale asking price); 29 more than 250 miles away. 10 further listings had no advertised price or mileage and could not be used. Where a dealer listing stated that its price includes dealer fees, the fee was removed so the comparison is on vehicle price (1 of the comparables).

Listing data from MarketCheck (US dealer listings). "For sale" prices are current advertised asking prices. "Sold" prices are the last advertised price before the vehicle left the market in the last 90 days; MarketCheck reports these as a sale proxy, not a confirmed transaction price. Listing links were live when this package was prepared and may expire.

Questions on any line: Frederick Baier, Tactic Management LLC, 920.312.3315 · fred@tacticmanagement.org