Alex Appraiser
appraiser@acme.test · (555) 010-2000

Vehicle Valuation Report
October 24, 2026

2019 Honda Accord EX-L

VIN 1HGCV1F39KA012345

APPRAISED VALUE

$21,500.00

50% mean of 3 comparables, 50% J.D. Power

DATE OF LOSS	ODOMETER	PURPOSE
October 14, 2026	48,210 mi	Total loss

CONDITION	COMPARABLE VEHICLES
Good	3

Valuation summary

Comparable market value	$20,890.67
Blended base value	$21,050.00
Adjustments to this vehicle	+$450.00
Appraised value	**$21,500.00**
Settlement total	**$22,973.75**

Guidebook: J.D. Power: $21,800.00 (October 20, 2026)

Vehicle at a glance

BODY STYLE	ENGINE	DRIVETRAIN
Sedan	1.5L I4 Turbo	FWD

TRANSMISSION	FUEL	EXTERIOR COLOR
CVT	Gasoline	Modern Steel Metallic

Prepared for **John Smith**

01 Case details

Owner John Smith
Insurer Example Mutual Insurance

Purpose	Total loss	Date of loss	October 14, 2026
Claim number	CLM-2026-0457813	Policy number	PA-88812345
Inspection	October 20, 2026	Inspection location	San Francisco, CA

02 Vehicle

Year	2019	Make	Honda
Model	Accord	Trim	EX-L
Body style	Sedan	Engine	1.5L I4 Turbo
Transmission	CVT	Drivetrain	FWD
Fuel	Gasoline	Odometer	48,210 mi
Exterior color	Modern Steel Metallic	Interior color	Black

Equipment Protection Package · Rear Bumper Applique · Apple CarPlay

03 Condition

Overall	Good · 4 / 5	Exterior	Good · 4 / 5
Interior	Good · 4 / 5	Mechanical	Excellent · 5 / 5
Tires	Fair · 3 / 5		

> Well maintained. Light wear on the driver seat bolster. Tires at 5/32".

DAMAGE	TYPE	SEVERITY	ESTIMATE
Rear bumper	Scratch	Minor	$250.00
Passenger door Paintless repair possible	Dent	Moderate	$420.00
		Total estimated repairs	**$670.00**

04 History

Title	Clean	Previous owners	2
Service records	Yes		

05 Comparable vehicles

Vehicles of like kind and quality offered for sale in this vehicle's market, each adjusted to this vehicle. The mean of the adjusted prices is the market value the valuation starts from.

	THIS VEHICLE 2019 Honda Accord EX-L	COMPARABLE 1 2018 Honda Accord EX-L	COMPARABLE 2 2019 Honda Accord EX-L	COMPARABLE 3 2020 Honda Accord EX-L
Location	San Francisco, CA	San Francisco, CA · 1 mi	Oakland, CA · 6 mi	San Jose, CA · 41 mi
VIN	1HGCV1F39KA012345	1HGCV1F39KA000000	–	1HGCV1F39KA000002
Configuration	—	EX-L CVT	—	EX-L CVT
Mileage	48,210 mi	38,000 mi	44,500 mi	51,000 mi
Asking price		$20,500.00	$20,900.00	$21,300.00
Mileage adj.		−$1,021.00	−$371.00	+$279.00
Equipment adj.		—	+$680.00	−$245.00
Config. adj.		—	—	+$1,500.00*
Model year adj.		—	—	−$850.00
Total adjustment		−$1,021.00	+$309.00	+$684.00*
Adjusted price		**$19,479.00**	**$21,209.00**	**$21,984.00**

Market value mean of 3 adjusted prices **$20,890.67**

Distances are in a straight line from this vehicle's location. * Entered by the appraiser instead of calculated.

06 How the adjustments were made

Each comparable is adjusted for the ways it differs from this vehicle. Only adjustments that changed a price are listed.

Mileage	The difference between each comparable's odometer and this vehicle's (48,210 mi), at $0.10 / mile. A comparable with more miles is adjusted up, one with fewer miles down. Applied to all 3 comparables.
Equipment	Options and packages one vehicle has and the other lacks, valued at their list prices from build data and scaled by the share of its own list price the comparable sells for. Equipment this vehicle has and the comparable lacks raises the comparable's price; the reverse lowers it. Applied to comparables 2 and 3.
Configuration	For a comparable of another configuration (trim, cab, drivetrain or powertrain), the difference between the two base list prices, scaled by the same share. Base list prices: comparable 3: this vehicle $50,000.00, this one $47,000.00 (difference +$3,000.00). Applied to comparable 3.
Model year	For a comparable one model year newer or older, one year of the depreciation implied by its own price and age: a newer one is adjusted down, an older one up. Applied to comparable 3.
By the appraiser	Amounts marked * were entered by the appraiser instead of calculated: comparable 3 (configuration).
Data	List prices and equipment come from each vehicle's build data (VIN decode).

07 Valuation

Date of loss	October 14, 2026
Basis	50% mean of 3 comparables, 50% J.D. Power
Guidebook value	J.D. Power: $21,800.00 (October 20, 2026)

FROM THE MARKET TO THIS VEHICLE	AMOUNT
Value from comparables and guidebook	$21,050.00
Tires replaced 3 months before the loss Invoice dated July 9, 2026.	+$450.00
Appraised value	**$21,500.00**

> Based on regional retail listings for similar mileage and condition, adjusted for the two cosmetic repairs.

08 How the value was calculated

Mean of 3 adjusted prices	($19,479.00 + $21,209.00 + $21,984.00) ÷ 3	$20,890.67
Blended with J.D. Power	50% × $20,890.67 + 50% × $21,800.00	$21,050.00
Tires replaced 3 months before the loss	Invoice dated July 9, 2026.	+$450.00
Appraised value		**$21,500.00**

09 Photos



Front view · Model reference



Rear view · Model reference

10 Certification

I certify that I personally inspected the vehicle described in this report on October 20, 2026; that, to the best of my knowledge, the information and opinion of value stated are true and correct; that I have no present or prospective interest in the vehicle; and that my compensation is not contingent on the value reported.

Acme Motors

This appraisal is an opinion of the vehicle's value as of the date stated, based on its condition, its equipment and comparable vehicles of like kind and quality offered for sale in its market, and on the information available to the appraiser. Comparable prices are asking prices adjusted as shown. It is not a guarantee of sale price, a warranty, or a title or lien search.