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To Whom it May Concern  
Investigator Adjuster - KARI B. GIPSON

I received your letter, I am appealing this decision about my CAR, when this happen Feb 01-2013, I was taking my son and family to work and school, so this cause my family hardship, because this was the only extras CAR I had, I need this CAR replace in order to get around this winter, bus is not an opposition, I sent paper work regarding these holes (pot) the pot holes are still there and getting bigger. I am requesting a hearing regarding this matter.

Mr. Eudell L. HARRIS &

Edzell L. Harris Jr

CITY OF MILWAUKEE

414 372-9522

CITY OF MILWAUKEE

March 30-2013

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To whom it may concern

I, Edzell Harris driving my NEON  
 Plymouth 95 West bound on Burlington  
 about 7:30am between King drive  
 crossing lights hit pot hole that  
 looks like it was filled with asphalt  
 and broke my frame and deflated  
 both airbags which total my car  
 out could not be fixed. I was taken  
 grandchildren to school and son to work  
 missed work no transportation.  
 I have sent pictures of hole in street and  
 location. and 2 estimates \$2150.00

Mr Edzell L. Harris  
MARCH 30-2013



## MARKET VALUATION REPORT

### CLAIM INFORMATION

Owner:	Eudell Harris 4304 N 19th Pl Milwaukee, WI 53209	Report Reference Number:	49055705
Insured:	Eudell Harris	Claim Reference:	1022998364-1-1
Loss Vehicle:	1995 Plymouth Neon Highline 4 Door Sedan	Adjuster:	Schantner, Michael
VIN:	1P3ES47C2SD331875	USW#:	MPS10
Odometer:	169,658	Claim Submitted Date:	02/01/2013
Location:	Milwaukee, WI 53209	Date/Time Last Updated:	Original
Loss Incident Date:	02/01/2013	Policy Number:	0192900844
		Appraiser:	Schantner, Mike

### VALUATION SUMMARY

Base Vehicle Value	\$ 2,150.00
Condition Adjustment	- 14.00
Adjusted Vehicle Value	\$ 2,136.00
Vehicular Sales Tax	___ % \$ _____
License/Fees (if applicable)	\$ _____
<b>Total</b>	<b>\$ 2,136.00</b>

This CCC ONE® Market Valuation Report was prepared for Mid-Century Insurance Company by CCC Information Services Inc. The CCC ONE® Market Valuation Report reflects CCC's opinion as to the value of the loss vehicle. CCC has been preparing market value reports for the insurance industry since 1981.

The Base Vehicle Value is derived from comparable vehicle(s) available or recently sold in the marketplace at the time of valuation, with adjustments made to reflect the loss vehicle configuration.

2 comparable vehicle(s) were utilized in this report.

The loss vehicle has been valued in the Central region where it was garaged as a older passenger car with 1% less than average mileage of 171,900.

Mid-Century Insurance Company uses condition inspection guidelines to determine the condition of the loss vehicle. These guidelines are based upon geographic region, age, and vehicle type. They evaluate the physical characteristics for the major vehicle components. Based on these guidelines, Mid-Century determined the condition of the vehicle prior to the loss. Inspection Notes reflect additional observations regarding the loss vehicle's condition. CCC makes dollar adjustments that reflect the impact the condition has on the value of loss vehicle. These dollar adjustments are based upon interviews with dealerships across

<b>COMPONENT</b>	<b>CONDITION</b>	<b>VALUE IMPACT</b>	<b>INSPECTION NOTES</b>
<b>Interior</b>			
Seats	Normal wear	\$0	soiling and light wear to seats. faded.
Carpets	Major wear	- \$32	stains, wear to corners.
Dashboard	Normal wear	\$0	missing upper steering wheel bezel. light scratches.
Headliner	Major wear	- \$43	sag, holes.
<b>Exterior</b>			
Sheet Metal	Dealer ready	\$53	few dings, no dents, no surface rust.
Trim	Normal wear	\$0	fade to lamps. discoloration to covers, wheels have surface rust.
Paint	Normal wear	\$0	numerous scratches to hood and trunk lid.
Glass	Normal wear	\$0	numerous pitting to windshield. seals intact.
<b>Mechanical</b>			
Engine	Normal wear	\$0	seepage on lower block. belts and hoses firm showing minor wear. cover of dirt in compartment.
Transmission	Normal wear	\$0	fluid dark, minor seepage from gasket.
<b>Tires</b>			
Front Tires	Normal wear	\$0	rt 6/32 lt 6/32
Rear Tires	Dealer ready	\$8	rt 9/32 lt 9/32

Owner: Eudell Harris

Claim Reference: 1022998364-1-1

**COMPARABLE VEHICLES CONTRIBUTION**

The following comparable vehicle(s) were used to determine this market value. The listed % of market value displays what percentage the comparable vehicle contributed to the Base Vehicle Value.

Type	Comparable Vehicle	Price	Adjusted Value	% of Market Value
1 Dealer Vehicle	1995 Plymouth Neon Sport		\$2,188	59%
2 Dealer Vehicle	1996 Plymouth Neon Highline		\$2,129	41%
<b>Total</b>			<b>\$ 2,150.00</b>	

2

Over

Owner: Eudell Harris

Claim Reference: 1022998364-1-1

**COMPARABLE VEHICLES (CONTINUED)**

Tinted Glass	✓	✓	✓
Body Side Moldings	✓	✓	✓
Dual Mirrors	✓	✓	✓
Miles	169,658	183,975	82,070
List Price		\$2,195	\$2,977
<b>Adjustments</b>			
Model/Trim/Year		-125	-125
Options		+283	+204
Mileage		+158	-754
Baseline Adjustment		-323	-323
<b>Adjusted Value</b>		\$2,188	\$2,129
Dealership		Heritage Automotive Group	Button Chrysler Dodge Jee
Telephone		317-642-9555	765-457-1189
Stock ID		Stock: H4256A	Stock: 121348C
VIN		3P3ES67C3ST503661	3P3ES47C8TT315417
Type/Date		Pub Date 12/18/2012	Pub Date 9/14/2012
Distance from Milwaukee, WI		274 Miles - Shelbyville, IN	208 Miles - Kokomo, IN

- > 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.
- > List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle. Take Price is the amount that the dealership has stated it will accept to sell the inspected dealer vehicle. For advertised vehicles, the Advertised Price is the same as List Price.
- > Take Price or List Price displayed above (as applicable) may differ from the advertised price where CCC obtains different price information from the seller.
- > The baseline is defined as the condition of the typical vehicle on the road. Baseline Adjustments are made when a comparable vehicle's condition varies from that condition level.
- > The Adjusted Value represents the price of the comparable vehicle with the adjustments displayed above. Dollar adjustments are based upon market research.
- > Distances displayed indicate approximate miles between loss and comparable vehicle locations. Distances are based upon a straight line between these locations.
- > Some comparable vehicles that were recently available may no longer be available.

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Over



Owner: Eudell Harris

Claim Reference: 1022998364-1-1

**COMPARABLE VEHICLES**

LOSS VEHICLE - 1995 PLYMOUTH NEON HIGHLINE 4 DOOR SEDAN — MILWAUKEE, WI 53209  
 VIN: 1P3ES47C2SD331875

	LOSS VEHICLE 1995 PLYMOUTH NEON HIGHLINE 4 DOOR SEDAN 4-2.0L-FI	DEALER VEHICLE COMPARABLE 1 1995 PLYMOUTH NEON SPORT 4 DOOR SEDAN 4-2.0L	DEALER VEHICLE COMPARABLE 2 1996 PLYMOUTH NEON HIGHLINE 4 DOOR SEDAN 4-2.0L
<b>Options</b>			
Automatic Transmission	✓	x	✓
5 Speed Transmission	x	✓	x
Overdrive	✓	✓	x
Power Steering	✓	✓	✓
Power Brakes	✓	✓	✓
Power Locks	✓	✓	x
Power Mirrors	✓	✓	x
Power Trunk/Gate Release	✓	x	x
Air Conditioning	✓	x	x
Rear Defogger	✓	✓	x
Intermittent Wipers	✓	✓	✓
Tilt Wheel	✓	✓	x
Console/Storage	✓	✓	✓
On Board Computer	✓	x	x
Cloth Seats	✓	✓	✓
Reclining/Lounge Seats	✓	x	✓
Bucket Seats	✓	✓	✓
AM Radio	✓	✓	✓
FM Radio	✓	✓	✓
Stereo	✓	✓	✓
Cassette	✓	x	x
Search/Seek	✓	x	x
CD Player	✓	x	x
Equalizer	✓	x	x
Aluminum/Alloy Wheels	x	✓	x
Deluxe Wheel Covers	x	x	✓
Full Wheel Covers	✓	x	x
Drivers Side Air Bag	✓	✓	✓
Passenger Air Bag	✓	✓	✓
Anti-Lock Brakes (4)	x	✓	x
4-Wheel Disc Brakes	✓	✓	x
Luggage/Roof Rack	✓	x	x
Clearcoat Paint	✓	x	x
Metallic Paint	✓	x	x
Fog Lamps	x	✓	x

Owner: Eudell Harris

Claim Reference: 1022998364-1-1

## VALUATION METHODOLOGY

Mid-Century Insurance Company has provided CCC the VIN (Vehicle Identification Number) of the loss vehicle and the vehicle owner's zip code, which determine the market(s) that CCC used in the valuation. Using this information, CCC searches its databases to find comparable vehicles in these markets. CCC's database includes vehicles for sale at dealerships that CCC has physically inspected, as well as dealer and private party advertised vehicle information from numerous resources including AutoTrader.com®. Mid-Century Insurance Company has also provided CCC with the configuration of the loss vehicle, including equipment, odometer, condition, maintenance, etc. Vehicles located are compared to the loss vehicle, and adjustments are made for differences such as model/trim, equipment, and odometer. The comparable vehicles are also adjusted for condition to the baseline. Using the adjusted values of the comparable vehicles, CCC calculates the Base Vehicle Value.

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, odometer, and year)
- > Proximity to the loss vehicle's primary garage location
- > Recency of information
- > Comparable vehicles used in the determination of the vehicle value are not intended to be replacement vehicles, but are reflective of the market value.

The Adjusted Vehicle Value is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and its other reported attributes, if any, such as refurbishments, after factory equipment, and unrelated prior damage.

Please review the information in this Valuation Detail to confirm the reported mileage, condition and to verify there are no missed options, added equipment or refurbishments, or other aspects of the loss vehicle that may impact the value.

## VALUATION NOTES

Any person who knowingly presents a false or fraudulent insurance claim for the payment of a loss may be guilty of a crime and may be subject to fines and confinement in state prison.







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*Burleigh @Mdk*

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