Cara

REDACTED SETTLEMENT EXTRACT

A total-loss claim on a late-model EV, settled after the carrier's initial valuation was challenged. The carrier's final settlement explanation is summarised below.

THE CLAIM

Vehicle	2025 Rivian R1S Adventure, Dual Motor Standard Pack
Garaged	Chicago, Illinois
Date of loss	May 18, 2025
Insurer	GEICO Secure Insurance Company
Owner, address, claim no., VIN, adjuster	[redacted] redacted

SETTLEMENT — TOTAL LOSS SETTLEMENT EXPLANATION, JUNE 5, 2025

Base value	$79,719.00
Condition adjustment	$0.00
Pre-tax adjustment	$0.00
Tax	+ $8,171.20
Total value	**$87,890.20**
State and local regulatory fees	+ $165.00
Post-tax adjustment	$0.00
Deductible	− $500.00
Percent negligent (0%)	$0.00
Net settlement amount	**$87,555.20**

THE DIFFERENCE

Base value — $72,415.00 → $79,719.00	**+ $7,304.00**

The $79,719.00 settled base value is documented in the settlement explanation summarised above. The $72,415.00 opening figure is the carrier's initial valuation, which is not part of this extract.

About this document. This is an extract prepared by Cara from the vehicle owner's own insurance paperwork, published with the owner's permission. Every dollar figure is transcribed verbatim from the source documents named above. Personally identifying information — owner name, street address, ZIP code, claim and policy numbers, VIN, and the names and direct phone numbers of the insurer's staff — has been omitted, not covered over: it does not appear anywhere in this file.