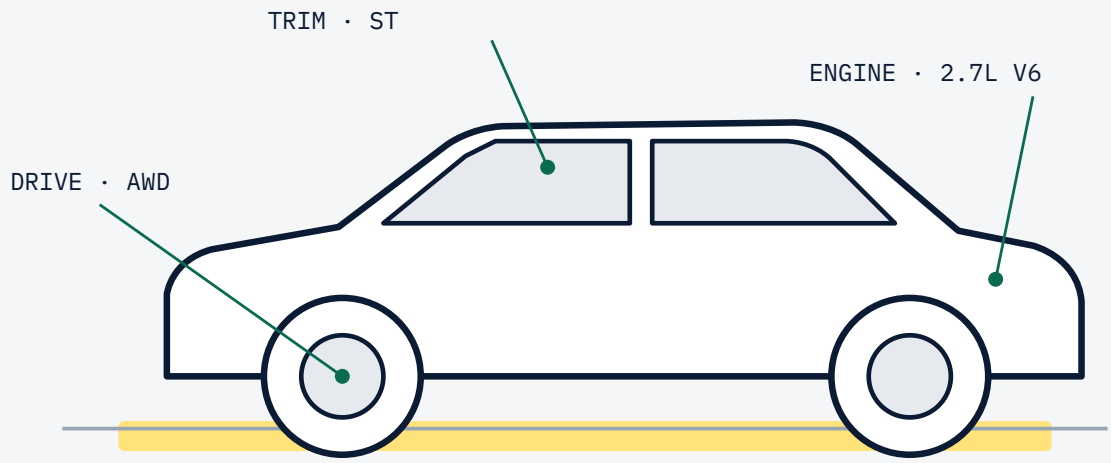
TL Total Loss Toolkit

INDEPENDENT · NOT AFFILIATED WITH ANY INSURER

EXHIBIT · SUBJECT VEHICLE

FROM YOUR VIN



INDEPENDENT VALUATION REPORT

2021 Ford Edge ST

Market evidence from real dealer listings for cars like yours.

REPORT DATE	MILEAGE	STATE	LISTINGS ANALYSED
Oct 19, 2026	73,000	South Carolina	76

INSIDE

2 Introduction and summary
3 Your car and your state
4–6 Comparable cars, with all of them at a glance
7 Other things that affect your car's value
8 Your next steps
9 More help

Introduction

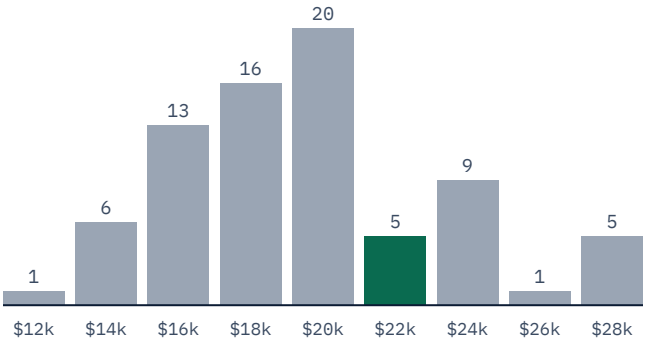
This report shows what cars like yours are being sold for right now, using real dealers' asking prices. It is independent: we don't work for any insurer, and nobody paid us to reach a number. Below is the summary. Page 3 describes your car and your state's rules. Pages 4 to 6 show the 10 cars that match yours most closely, each with a link to its listing. The pages after that explain how to use this report to push back on a low offer.

Summary

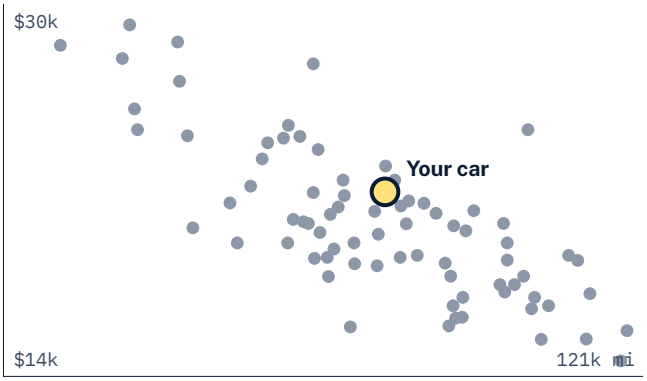
LOW	MARKET VALUE	HIGH
$19,818	**$22,020**	**$24,222**

MARKET ANALYSIS

76	$20,580	$20,239	71,567
listings analysed	average asking price	median asking price	median miles



Asking prices of the 76 listings with a price, in $2,000 steps. Green: the step that holds the market value.



Price against mileage. Each dot is a listing; higher mileage generally means a lower price.

KEY POINTS

1. Your car's 73,000 miles sit close to the middle of the market: the median for these listings is 71,567.
2. All 10 cars shown match your car's build code in the VIN. They ask between $19,590 and $24,046.
3. 27 of the 76 listings with a price ask between $19,818 and $24,222, the market range in this report.
4. 2 of the cars shown are within 250 miles of you and within 20% of your mileage (green border on pages 4–6): usually the strongest evidence.

Your car

From your VIN.

Year	**2021**	Make	**Ford**
Model	**Edge**	Trim (as decoded)	**ST AWD**
Engine	**2.7, V6 Cylinder Engine**	Drivetrain	**All Wheel Drive**
Transmission	**Automatic**	Body	**4dr SUV**
Vehicle type	**Multipurpose Passenger Vehicle (MPV)**	Built in	**Canada**
Mileage	**73,000**	VIN	**2FMPK4APXXXXXXXXX**

Check these details against how the insurer describes your car. A wrong trim, engine or drivetrain in their valuation can lower the number.

Your state: South Carolina

STATE RULES

When a car is a total loss

South Carolina's title law treats a car with repairs of 75% or more of fair market value as a total loss (cars worth over $2,000).

Tax and fees in the payout

Not required unless your policy says so. South Carolina charges a capped fee instead of sales tax on cars.

Deadlines and your rights

Deadlines, what to ask for and where to complain are in our free South Carolina guide:
totallosstoolkit.com/knowledge-base/south-carolina-total-loss-law-explained

Source for the tax rule: S.C. Code 56-19-480(G), 56-3-627, 38-59-20; Regs. ch. 69. Rules are summarised and can change; your policy and state law decide. Not legal advice.

Comparable cars for sale

10 closest matches of 76 listings · all built like yours

Green border: within 250 miles of you and within 20% of your mileage (58,400–87,600 mi). These are usually your strongest evidence. **Build match:** the listing's VIN carries the same build code as yours.



View the listing

#1 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP3LB••••••
Mileage	63,676 mi (13% fewer miles)
Dealer	Shottenkirk Chrysler Dodge Jeep Ram Canton
Location	Canton, GA · 201 mi from you
Listing	39 days on market · shottenkirkchrysler.com

$21,297
asking price
captured Oct 19, 2026

NEAR YOU · SIMILAR MILES



View the listing

#2 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP5LB••••••
Mileage	77,780 mi (7% more miles)
Dealer	Carvana South Chesterfield
Location	South Chesterfield, VA · 292 mi from you
Listing	8 days on market · carvana.com

$21,590
asking price
captured Oct 19, 2026

PHOTO NOT AVAILABLE

View the listing

#3 **2021 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP6MB••••••
Mileage	59,677 mi (18% fewer miles)
Dealer	O. C. Welch Ford Lincoln Inc
Location	Hardeeville, SC · 133 mi from you
Listing	193 days on market · goseeoc.com

$24,046
asking price
captured Oct 19, 2026

NEAR YOU · SIMILAR MILES



View the listing

#4 **2021 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP4MB••••••
Mileage	74,925 mi (3% more miles)
Dealer	Kayser Chevrolet Buick Gmc
Location	Janesville, WI · 728 mi from you
Listing	14 days on market · kayserjanesville.com

$22,578
asking price
captured Oct 19, 2026

Comparable cars for sale (continued)



View the listing

#5 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP3LB••••••
Mileage	76,216 mi (4% more miles)
Dealer	Tom Ahl Chrysler, Dodge, Jeep, Ram
Location	Lima, OH · 485 mi from you
Listing	9 days on market · tomahlchryslerdodge.com

$21,348
asking price
captured Oct 19, 2026



View the listing

#6 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP3LB••••••
Mileage	70,912 mi (3% fewer miles)
Dealer	Jim Burke Ford
Location	Bakersfield, CA · 2,147 mi from you
Listing	27 days on market · jimburkeford.com

$21,085
asking price
captured Oct 19, 2026



View the listing

#7 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4APXLB••••••
Mileage	83,169 mi (14% more miles)
Dealer	Carvana Haines City
Location	Haines City, FL · 422 mi from you
Listing	8 days on market · carvana.com

$20,990
asking price
captured Oct 19, 2026

PHOTO NOT AVAILABLE

View the listing

#8 **2020 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP7LB••••••
Mileage	71,676 mi (2% fewer miles)
Dealer	Cassill Motors
Location	Cedar Rapids, IA · 791 mi from you
Listing	57 days on market · cassillmotors.com

$19,997
asking price
captured Oct 19, 2026

Comparable cars for sale (continued)

PHOTO NOT AVAILABLE

View the listing

#9 **2019 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP5KB••••••
Mileage	97,412 mi (33% more miles)
Dealer	Carvana South Chesterfield
Location	South Chesterfield, VA · 292 mi from you
Listing	51 days on market · carvana.com

$19,590
asking price
captured Oct 19, 2026



View the listing

#10 **2021 Ford Edge ST** EXACT BUILD MATCH

VIN	2FMPK4AP9MB••••••
Mileage	90,726 mi (24% more miles)
Dealer	Toyota Of Hernando
Location	Hernando, MS · 516 mi from you
Listing	11 days on market · toyotaofhernando.com

$21,125
asking price
captured Oct 19, 2026

All 10 at a glance

#	Car	Asking	Miles	vs yours	Distance	Near you
1	2020 Ford Edge ST · Canton, GA	$21,297	63,676	−13%	201 mi	Yes
2	2020 Ford Edge ST · South Chesterfield, VA	$21,590	77,780	+7%	292 mi	
3	2021 Ford Edge ST · Hardeeville, SC	$24,046	59,677	−18%	133 mi	Yes
4	2021 Ford Edge ST · Janesville, WI	$22,578	74,925	+3%	728 mi	
5	2020 Ford Edge ST · Lima, OH	$21,348	76,216	+4%	485 mi	
6	2020 Ford Edge ST · Bakersfield, CA	$21,085	70,912	−3%	2,147 mi	
7	2020 Ford Edge ST · Haines City, FL	$20,990	83,169	+14%	422 mi	
8	2020 Ford Edge ST · Cedar Rapids, IA	$19,997	71,676	−2%	791 mi	
9	2019 Ford Edge ST · South Chesterfield, VA	$19,590	97,412	+33%	292 mi	
10	2021 Ford Edge ST · Hernando, MS	$21,125	90,726	+24%	516 mi	

Your car: 2021 Ford Edge ST, 73,000 miles. Prices are dealers' asking prices captured on Oct 19, 2026. Listings sell and change after that date.

Other things that affect your car's value

Your valuation compares your car with similar cars for sale. These things can move a car's value up or down, and insurers often adjust for them. Gather evidence for anything in your favor, and ask how each one was counted in their valuation.

Condition

Paint, body, rust, interior wear, and how the engine, transmission and brakes ran before the loss.

GATHER Recent photos of every side, the interior and the odometer, ideally from before the loss.

Accident and title history

A clean title, no reported accidents and fewer previous owners can all help.

GATHER Your title and a vehicle history report.

Service records

A documented maintenance history shows the car was looked after.

GATHER Receipts from dealers or shops, with dates and mileage.

Factory options and equipment

Navigation, sunroof, heated or ventilated seats, safety and technology packages, leather.

GATHER Photos of the features, and the window sticker if you still have it.

How the car was used and kept

Non-smoker, garage-kept, personal use rather than fleet, rental or rideshare, and the climate it lived in.

GATHER Photos of a clean interior and a short written note of these points.

Keys and documents

Both keys or fobs, the owner's manual, the spare tire and tools, and recalls completed.

GATHER Photos of the items and any recall completion records.

Where you live

Demand differs by region: all-wheel drive in snowy states, convertibles in warm ones, trucks in rural areas.

GATHER The listings in this report near you, with the green border.

Recent maintenance and parts

New tires, brakes or battery, or a recent major service such as a timing belt.

GATHER Receipts with dates and mileage.

Special editions and warranty

Limited or anniversary editions, performance versions, remaining factory warranty or a prepaid maintenance plan.

GATHER The paperwork for the edition, warranty or plan.

Aftermarket changes

Quality additions such as remote start or upgraded audio can help; heavy modifications or poor-quality work usually don't.

GATHER Receipts for the parts and installation.

Your next steps

The first offer is a starting point. Work through these in order, and stop when you get a fair number.

MOST IMPORTANT · PUT EVERYTHING IN WRITING

- A letter or email is a dated record of what you asked for and why.
- It asks for a written answer, which is harder to brush off than a phone call.
- If you go to a supervisor, the appraisal clause or your state's insurance department, your letters are your evidence.
- Strongly consider communicating in writing via certified mail.

01 Get their valuation report in writing

Ask the adjuster for the full valuation report, including the cars they compared yours to and any deductions for condition. You need it to see where their number differs from the market.

02 Send a written counter-offer

Name the value you are asking for, attach this report and point to the listings on pages 4–6 that support it, starting with the green-bordered ones near you. Our free dispute letter is a ready-made template. totallosstoolkit.com/dispute-letter

03 Keep a call log

Write down the date, who you spoke to and what was said. After each call, send a short email summary so it is on the record.

04 Ask for a supervisor review

If the adjuster won't move, ask in writing for the claim to be reviewed by a supervisor or claims manager.

05 Check your policy for an appraisal clause

Many auto policies let either side ask for an appraisal when you can't agree on the value. Each side usually pays its own appraiser and shares the cost of an umpire, so read your policy's terms first.

06 Contact the South Carolina insurance department

If the insurer stops answering or won't explain its number, you can file a consumer complaint with your state's insurance department. It is free: the department forwards your complaint to the insurer, which must respond. Your state guide shows how.

07 Bring in a professional if the gap is large

In some states a licensed public adjuster can take on a car claim for a share of the payout; others, such as New York, don't license them for car claims, so ask your state's insurance department first. An attorney can help with large gaps or bad-faith handling.

08 Before you sign anything

Read any release or settlement form before you sign it: signing can close your claim. Ask who pays storage fees and when to hand over the title.

More help

Free guides and tools to use alongside this report.

Your state guide: South Carolina FREE

Total-loss rules, deadlines and where to complain in your state.

totallosstoolkit.com/knowledge-base/south-carolina-total-loss-law-explained

Insurer guides FREE

How State Farm, GEICO, Progressive, Allstate, USAA and others handle a total loss.

totallosstoolkit.com/knowledge-base?category=Carriers

Payout calculator FREE

Check your state's total-loss rule and estimate what your payout should include.

totallosstoolkit.com/tools/total-loss-calculator

Dispute letter FREE

A ready-to-send letter asking your insurer to review its offer.

totallosstoolkit.com/dispute-letter

GOT YOUR INSURER'S VALUATION REPORT?

We'll check the comparable cars they used.

Upload the valuation report your insurer sent you. We check each of their comparable cars (wrong trim, too far away, already sold) and send you a written review of what to challenge. Free for report buyers while it is in beta.

totallosstoolkit.com/comps-check

PREMIUM REPORT · MONEY-BACK GUARANTEE

If your final settlement doesn't rise by more than what you paid for this report, compared with the insurer's first offer, we'll refund you. Claim within 90 days of purchase. Full terms: totallosstoolkit.com/guarantee

SOURCES AND IMPORTANT INFORMATION

Data. Prices are dealers' asking prices for cars like yours, from MarketCheck dealer listings captured on Oct 19, 2026. Your car's details come from your VIN. State rules are summarised from state law and regulations; see your state guide for sources.

What this report is. Independent market evidence to support your conversation with your insurer. It is not an appraisal, not legal advice, and no report can promise a higher payout. Total Loss Toolkit is not affiliated with any insurer and is not a law firm.

Questions? support@totallosstoolkit.com · Report SAMPLE