



VEHICLE VALUE / EVIDENCE REVIEW

Total-Loss Valuation Report Audit Workbook

Audit a written total-loss valuation report, substantiate factual corrections, and decide whether appraisal is proportionate.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your report
discrepancy audit

02

Complete your comparable
vehicle assessment

03

Complete your settlement
payment waterfall

For people handling accident-related paperwork and preparing clear, evidence-backed questions.

Use it on screen or on paper. Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

Scope. Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

GUIDANCE / PAGES 03-06

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

EXAMPLES / PAGE 07

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

WORKSHEETS / PAGES 08-11

Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

Before a deadline. Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

Identify the claim route and decision

Begin with the decision in front of you: whether the insurer's written vehicle valuation uses accurate facts and a supportable comparison set. Record whether you are claiming under your own policy or dealing with another driver's insurer. These routes can have different rights, procedures and obligations. Keep vehicle value separate from injury damages, rental costs and the balance of your loan. A large loan does not by itself establish a higher vehicle value. Enter the governing state, loss date, policy version and report date. If ownership, coverage, a deadline or a proposed release is unclear, mark that issue for qualified advice rather than resolving it through this workbook.

Build the source file

Work from the complete report, not only the dollar amount in an email. Ask for the valuation report and the documents it references. Save a clean original before highlighting a working copy. Assemble the VIN, odometer evidence, purchase documents, option information and photographs showing pre-loss condition. Keep prior-damage and repair records too; a credible file acknowledges information that does not support a higher value. Give every item an evidence number and record its date and source. Washington's insurance regulator specifically recommends requesting the total-loss valuation report; use the principle of a traceable source file while verifying the requirements that apply to your own claim.

PUT THE GUIDANCE TO WORK



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 2

02

Audit vehicle identity

Compare the report's description with the vehicle you actually owned. A trim, drivetrain, mileage or equipment mistake can change which vehicles are meaningfully comparable. Use records rather than memory wherever possible. For each suspected error, identify the exact report line, the supported correction and the evidence number. Do not attach a guessed dollar adjustment to an option merely because the purchase invoice lists its original price. Ask the insurer to explain how the corrected fact affects its analysis. If the report describes condition differently from you, separate observable evidence from opinion. A clear, narrow factual correction is easier to evaluate than a general statement that the offer feels too low.

Test the comparables

Create one sheet for each proposed comparable. Capture the full listing, URL and date while it is available. Record the location, trim, mileage, equipment, condition and whether the figure is an asking price or a verified sale. Look for duplicate listings and material differences, including different drivetrains or prior damage. A nearby listing is not automatically a good match, and an expensive distant listing is not automatically relevant. Describe why each example belongs in the comparison set and what uncertainty remains. Texas's regulator suggests obtaining local quotes and identifying special features. Geographic rules and acceptable valuation methods must still be checked for the state and claim involved.

PUT THE GUIDANCE TO WORK



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 3

03

Inspect adjustments

Read the adjustments separately from the starting prices. If a mileage, condition or equipment deduction is unclear, ask what fact and method support it. Record the explanation without treating it as automatically correct or incorrect. Compare like with like: do not criticize a mileage adjustment while overlooking a different adjustment that benefits your valuation. Maintenance records can help describe condition, but the price of maintenance is not proof of an equal market-value increase. The audit worksheet should show the insurer's input, your supported alternative and the uncertainty between them. Its purpose is to expose the actual disagreement, not to generate a larger number from unsupported assumptions.

Reconcile the payment

Build a payment waterfall so that several different numbers do not get mistaken for one another. Start with the stated vehicle value, then enter only taxes and fees supported by the governing rules and claim documents. Record the deductible and any owner-retained salvage deduction separately. Finally, show how a payment may be divided between a lender and the owner. Use a dated payoff quote, not an old statement balance, and record when the quote expires. The example in this workbook is arithmetic practice, not a ruling on tax entitlement. Washington's tax-and-transfer-fee guidance is a state example; do not apply it unchanged to every state or claim type.

PUT THE GUIDANCE TO WORK



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 4

04

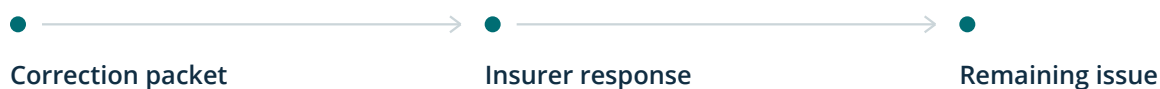
Assemble the correction packet

Present the correction packet in the same order as the audit. A short cover note should identify the claim and report version, explain that you are requesting review of specified inputs, and list the enclosed exhibits. Number the discrepancies and state the exact correction requested. Avoid exaggeration, personal accusations and a stack of unrelated listings. Give the reviewer a path from each claimed mistake to the supporting document. Keep a sent copy and proof of delivery, then record which points the insurer accepted, rejected or did not address. This is a factual review packet. It does not replace a legal demand, extend a deadline or resolve the scope of a settlement release.

Choose and close the next step

Once a response arrives, repeat the arithmetic and identify the remaining disagreement. Before paying for appraisal, obtain the actual policy clause and ask about eligibility, scope, timing, fees, umpire costs and whether the result can be binding. A process described in a state consumer guide is not automatically available in every third-party claim. Compare the evidenced disputed amount with the likely expense and unresolved risks; do not assume a paid report guarantees an increase. A coverage dispute or broad release may need legal review. Close the file only when you understand the revised amount, payees and remaining obligations, and have retained the final documents.

PUT THE GUIDANCE TO WORK



Sources for this page: [1], [2]. See the linked source guide.



FICTIONAL EXAMPLES

Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

01 Example 1

A claimed correction must identify the report location and an independent supporting document.

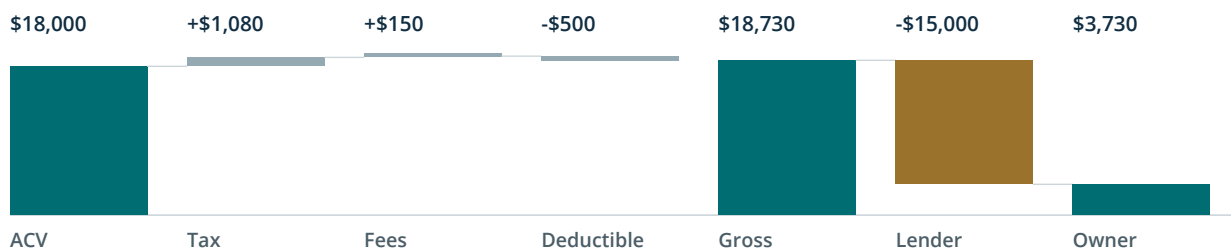
Report identifies base trim; the original window sticker identifies a higher trim. Request correction of the trim and a revised valuation, rather than inventing an automatic dollar adjustment.

02 Example 2

Show conditional arithmetic separately from entitlement.

Illustrative inputs only: \$18,000 ACV + \$1,080 applicable tax + \$150 supported fees - \$500 deductible = \$18,730. A \$15,000 lender payoff would leave \$3,730. The tax rate and fee entitlement must be verified for the actual jurisdiction and claim.

ILLUSTRATIVE PAYMENT WATERFALL



Tax and fee entitlement must be verified for the actual claim.

03 Example 3

Reject a convenient comparison when material facts differ.

A nearby vehicle listing is for a different drivetrain and trim. Mark it excluded or explain the limitation instead of presenting it as identical.



WORKSHEET 1

01

Report discrepancy audit

Use one copy for each specific discrepancy. Identify the exact report page or line, then state the supported replacement fact and the document that proves it. Record the insurer response separately so an unanswered issue stays visible.

Report version and date

Page/line

Insurer input

Supported proposed input

Evidence ID/source/date

Requested correction

Insurer response

Unresolved issue

[Return to the vehicle identity guidance](#)



WORKSHEET 2

Comparable vehicle assessment 02

Use one copy for each proposed comparable. Preserve the complete listing and capture date. Label an asking price as an asking price; explain material differences before deciding whether the comparison belongs in your packet.

Listing URL and captured date

VIN or stock number

Location

Year/make/model/trim

Mileage

Asking versus confirmed sale price

Equipment/condition

Material differences

Include/exclude and why

[Review the comparable-vehicle guidance](#)



WORKSHEET 3

03

Settlement payment waterfall

Enter actual cash value (ACV), then separately record any supported tax and fee amounts, deductible and salvage deduction. Reconcile the resulting payment before allocating it to a lender or owner. Use the current payoff quote, including its expiry date.

ACV

Tax amount and governing source

Transfer/title fees and source

Deductible

Salvage deduction

Gross payment

Payee allocation

Lender payoff and good-through date

Amount to owner

Unpaid balance

Review the payment guidance and fictional arithmetic



WORKSHEET 4

04

Appraisal decision review

Copy the policy clause rather than assuming appraisal is available. Obtain actual fee quotes and verify deadlines, scope and possible binding effect. Use this page to prepare a decision with qualified help; it does not authorize appraisal or predict an increase.

Policy clause/page

Applicable deadline and verified source

Disputed amount

Evidence strength

Appraiser fee

Potential umpire share

Scope/binding-effect questions

Decision and professional consulted

Review the guidance before choosing a next step



READINESS REVIEW

Check the file before using it

REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Complete report received?
- ☐ Each requested correction supported?
- ☐ State tax/fee rules verified?
- ☐ Appraisal allowed and worth the cost?
- ☐ Release scope reviewed before signing?

What still needs attention

Open fact or decision, who can resolve it, and the source needed

Completion standard. The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



ACTION PLAN

Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

Separate decisions. A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



REFERENCE GUIDE

Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

[1] Washington Office of the Insurance Commissioner

Washington guidance explains requesting a total-loss valuation report, comparable-vehicle valuation methods, taxes/transfer fees and possible policy appraisal. Scope: Washington example, not a nationwide rule. Verify current operative WA rules and the claimant's policy.

<https://www.insurance.wa.gov/insurance-resources/auto-insurance/auto-insurance-claims/what-happens-after-your-car-gets-totaled>

[2] Texas Department of Insurance

Texas guidance recommends local written quotes and evidence of special features; describes appraisal cost sharing and deduction when retaining salvage. Scope: Texas consumer guidance dated August 27, 2025; appraisal availability and details depend on policy and governing law.

<https://www.tdi.texas.gov/blog/my-totaled-car-is-worth-more-than-insurance-wants-to-pay.html>

Keep the scope clear

No guaranteed valuation increase, universal threshold, deadline or tax entitlement.

Do not inflate condition, omit prior damage, stop loan payments or sign a release without understanding the consequences.

Get qualified advice for a coverage dispute, potentially binding appraisal or broad settlement release.