

# Total-Loss Valuation Review Request Letter

Use this to ask your insurer, in writing, to review a total-loss valuation you think is too low. Keep it factual and attach your evidence. Edit any sentence that doesn't fit your situation.

Your name

Date

Your address

Insurance company

Adjuster name

Claim number

Policy number

Date of loss

Vehicle (year, make, model, trim, VIN, mileage)

**Re: Request for review of total-loss valuation**

I received your valuation of my vehicle, which states an actual cash value (ACV) of the amount below. I am asking you to review it for the reasons listed, and to send me a copy of the full valuation report, including the comparable vehicles and every condition and option adjustment used.

Your offered ACV (\$)

ACV I believe is supported (\$)

Facts in the report that don't match my vehicle (trim, options, mileage, condition)

Comparable vehicles I found (year/make/model, mileage, price, where listed, date)

Other items to review (taxes, title and registration fees, prior repairs, aftermarket parts)

Please reply in writing with your decision and the basis for it. If you need anything else from me, let me know what and I will send it promptly.

Signature

Phone / email

## Attachments

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- ☐ Copy of the insurer's valuation report
- ☐ Comparable vehicle listings (with dates and URLs)
- ☐ Maintenance and repair receipts / recent upgrades
- ☐ Photos of the vehicle before the loss