

A total-loss claim in which the insurer's first valuation was challenged with comparable-listing evidence, and the carrier revised its actual cash value upward. Both the original valuation report and the final settlement letter are summarised below.

THE CLAIM

Vehicle	2016 Audi Q5 Premium Plus Quattro
Odometer at loss	21,896 mi
Garaged	Atlanta, Georgia
Date of loss	May 23, 2022
Insurer	State Farm Mutual Automobile Insurance Company
Valuation vendor	CCC Intelligent Solutions (CCC ONE®)
Owner, address, claim no., VIN, adjuster	redacted

BEFORE — INSURER'S MARKET VALUATION REPORT, JUNE 2, 2022

Base vehicle value	\$28,821.00
Condition adjustment	+ \$931.00
Adjusted vehicle value	\$29,752.00
Vehicular tax (6.6%)	+ \$1,963.63
Value before deductible	\$31,715.63
Deductible	– \$500.00
Total	\$31,215.63

AFTER — INSURER'S TOTAL-LOSS SETTLEMENT LETTER, JUNE 16, 2022

Actual cash value	\$33,019.00
Taxes	+ \$2,179.25
Title transfer	+ \$23.00
Subtotal	\$35,221.25
Deductible	– \$500.00
Payment to lien/lease holder	\$0.00
Total net payable to owner	\$34,721.25

THE DIFFERENCE

Actual cash value — \$29,752.00 → \$33,019.00	+ \$3,267.00
Net paid to the owner — \$31,215.63 → \$34,721.25	+ \$3,505.62

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