

Vehicle Value Analysis Gives Collision Repair Shops a Powerful New Way to Protect Customers from Under-Indemnification

New Reporting Tools Provide Documentation to Challenge Low ACV Offers, Total Loss Valuations and Diminished Value Gaps

FORT WORTH, TX, UNITED STATES, February 26, 2026 /EINPresswire.com/ -- Collision repair shops see it every day: a vehicle is declared a total loss or repaired flawlessly, only for the customer to receive a settlement that doesn't reflect what the car is actually worth. Most drivers assume the insurance company's Actual Cash Value (ACV) settlement offer represents true

market value, but repairers know the truth – insurer valuations frequently rely on flawed or mismatched comparable vehicles, out-of-market ZIP codes, condition adjustments that don't reflect reality and formulas designed to control claim costs...not maximize indemnification. The result? Underpaid claims.

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Potential clients are often interested in knowing the value of their vehicle. Vehicle Value Analysis helps determine whether it's worthwhile for policyholders to invoke the Right to Appraisal.”

Robert McDorman (Auto Claim Specialists)



Vehicle Value Experts is excited to announce the launch of Vehicle Value Analysis (VVA), which offers comprehensive and accurate market value reports that allow collision repair facilities to demonstrate undervaluation to consumers and help guide them to receiving proper indemnification on their loss claim.

“Our [VVA Valuation Tools](#) give collision repairers clear documentation when an insurance settlement doesn't reflect the vehicle's true market value,” says Russ Parsons, president of Vehicle Value Experts. “When an insurer's

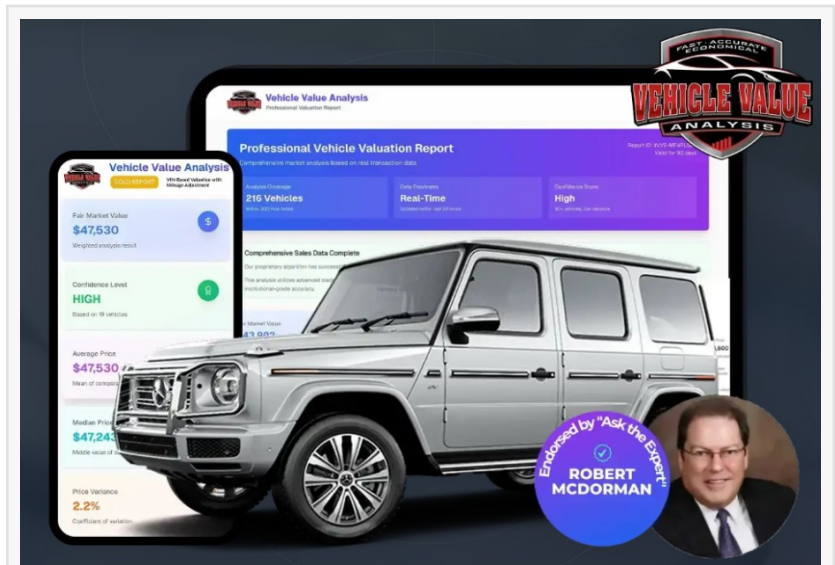
offer seems unfair – whether that's on a repairable vehicle, total loss or diminished value

situation – shops can use objective market data to support their customers and demonstrate whether the carrier's numbers align with real-world pricing. It's about bringing transparency to the conversation and helping ensure the final settlement reflects the vehicle's true value."

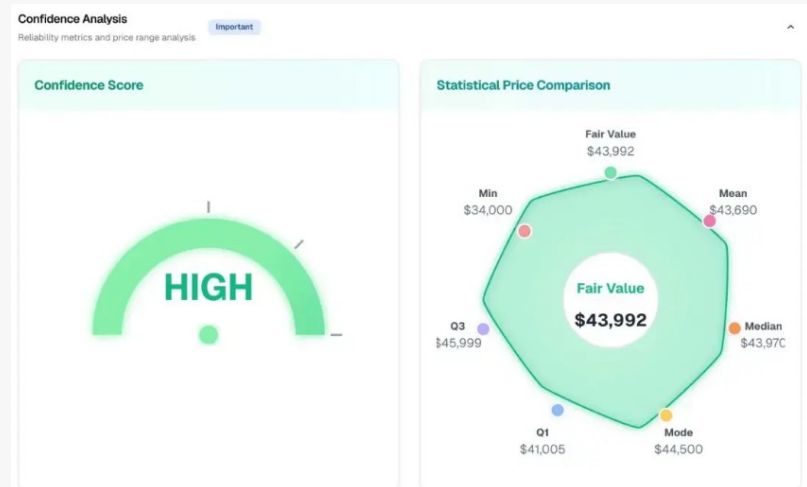
In today's collision repair environment, shops are doing more than repairing vehicles; they are helping customers navigate one of the most confusing parts of an accident: the insurance settlement. And repairers know vehicle owners are losing money in the deal. Each year, more than 13 million collision claims are filed in the United States. Approximately 20% are declared total losses. When insurer valuations miss the mark, the financial impact on the vehicle owner can be significant. In the past, proving the existence of that under-indemnification required hiring an independent appraisal and invoking the Right to Appraisal. That route can be extremely effective – in fact, industry data shows average negotiated increases of \$4,300 on total losses and \$8,900 on repairable claims when low settlement offers are successfully challenged.

For collision repair shops, that gap matters. It affects repair decisions, customer satisfaction and trust. But hiring an appraiser can cost hundreds of dollars. VVA's professional-grade valuation products provide a low-cost method of determining the vehicle's true market value.

These products have changed the game for Auto Claims Specialists, a Texas-based public insurance adjuster firm licensed in multiple states. "Potential clients are often interested in knowing the value range of their vehicle prior to hiring us," reports Robert McDorman, president of Auto Claim Specialists. "Before discovering Vehicle Value Analysis, I had to refer them to an independent appraiser, but independent appraisers generally only offer certified Actual Cash Value reports with a cost of between \$800-\$900. Now, I can refer clients to Vehicle Value Analysis'



VVA's Valuation Tools quickly provide data-backed insights into what a vehicle is truly worth.



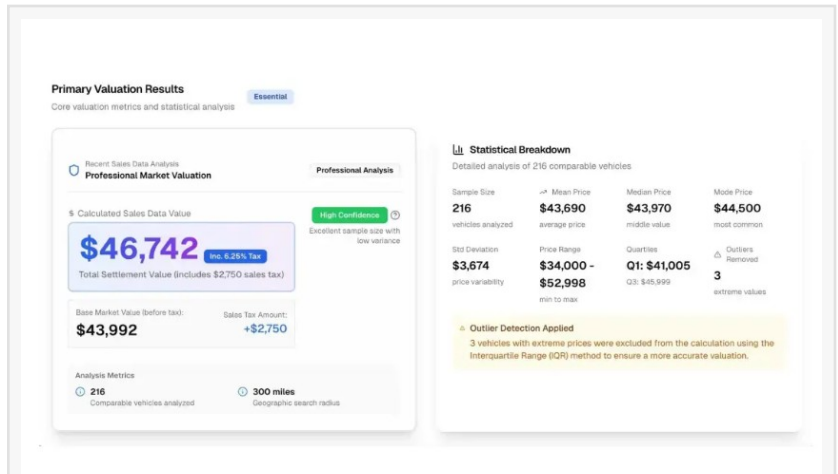
Professional-grade Valuation Tools from VVA arm users with the confidence needed to make informed decisions and safeguard their financial interests.

[Gold Report](#) which provides important information about the vehicle's true market value – it even includes line-item notes that shops can use for negotiating with insurance carriers on their clients' behalf. Vehicle Value Analysis provides the proof needed to determine whether it's worthwhile for policyholders to invoke the Right to Appraisal for a fraction of the cost."

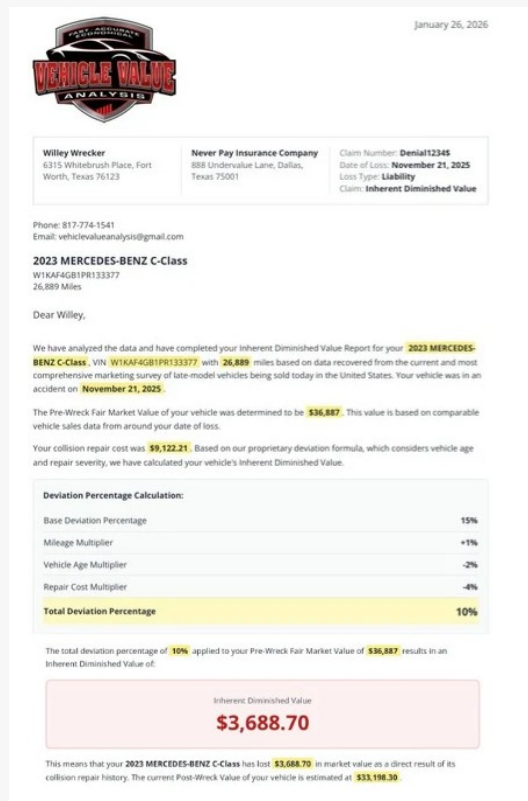
VVA also offers a powerful tool for shops to engage in diminished value conversations with customers. Even when repairs are performed perfectly, a vehicle may still suffer inherent diminished value simply because it now carries an accident history. VVA's [Inherent Diminished Value Report](#) analyzes the vehicle's pre-collision fair market value to determine additional amounts owed and provides ready-to-use documentation to aid in recovering that loss by analyzing pre-collision fair market value, applying a data-driven calculation model and generating a professional PDF suitable for insurance submission – all delivered within minutes.

This provides shops with a structured methodology for educating customers about post-repair value impact. "Collision repair professionals are often the only trusted advisor a vehicle owner has during the claim process," Parsons points out. "Vehicle Value Analysis gives shops a way to provide clarity and transparency without having to argue the claim themselves. It empowers customers with documented market data so they can make informed decisions."

Customers shouldn't be forced to settle for less. Often a professional valuation report alone is enough to reopen negotiations. When it's not, customers can then decide whether further action



Using VVA's Valuation Tools generates results in minutes, relying on location, market demand and actual sales prices to determine real-world value.



VVA's Inherent Diminished Value Report analyzes the vehicle's pre-collision fair market value to determine additional amounts owed and provides ready-to-use documentation to aid in recovering that loss.

– such as invoking their Right to Appraisal – is justified. Whether VVA Valuation Tools are used to determine if an insurer’s offer is fair before invoking the Appraisal Clause or if the reports are used as supporting documentation to challenge under-indemnification attempts, the end result is the same: the collision repair shop provided a transparent means for the vehicle owner to obtain a true vehicle value, and that’s pretty powerful proof that the shop’s purpose is to protect their customers.

Vehicle Value Analysis offers a full suite of Valuation Tools. Shops can start exploring everything VVA has to offer with the Silver Report at no cost for a limited time.

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About Vehicle Value Analysis (VVA)

Vehicle Value Analysis (VVA) provides an accurate vehicle valuation based on real market sales within minutes, offering transparent documentation that can be utilized in negotiations when selling a vehicle or during the insurance claims process following an accident. VVA specializes in providing valuation solutions for anyone who might need them – vehicle owners interested in knowing the true value of their vehicle, repair shops seeking to help their customers and fleet companies as well as attorneys representing vehicle owners and automotive lienholders, ensuring that every client receives accurate and complete compensation. VVA is an affiliate of Vehicle Value Experts.

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About Vehicle Value Experts

Founded in 2017, Vehicle Value Experts is an automotive appraisal firm providing analytical, sophisticated, state-of-the-art, comprehensive, accurate, unbiased, and up-to-date data and information that all parties can rely upon as both factual and objective. Serving clients that require vehicle valuations for legal, lender, insurance and personal purposes, Vehicle Value Experts arms customers with the information and confidence needed to make informed decisions and safeguard their financial interests.

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