

# Vehicle Value Analysis Provides Protection for Lienholders Against Total Loss and Property Damage Claims

*New Market Analysis Tools Equip Automotive Lenders to Evaluate Settlement Gaps Before Exercising the Right to Appraisal*

FORT WORTH, TX, UNITED STATES, March 3, 2026 /EINPresswire.com/ -- What happens when a lienholder repossesses a defaulted vehicle that has previously been damaged or declared a total loss? Insurers often undervalue repairable claims by \$8,900 on average, while the under-indemnification on total losses averages \$4,300. This can make it feel

impossible to recover the investment made on the loan, but lienholders are often unaware that there's a solution to this dilemma: the Right to Appraisal, a policy right that's available to the lienholder and/or loss payee. But even for those aware of the Appraisal Clause, how can they ascertain whether hiring an independent appraiser to assess the vehicle's value is a worthwhile investment?

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By gaining a better grasp of the vehicle's true value, lienholders can mitigate their losses on defaulted vehicle loans by ensuring that insurance settlement offers are fair.”

*Russ Parsons, Vehicle Value Analysis President*

Vehicle Value Experts is excited to announce the launch of Vehicle Value Analysis (VVA), which provides comprehensive and accurate market value reports to help lienholders value their loan portfolio in the event of a default, repossession or even before a negative event occurs.

“Our VVA Valuation Tools help automotive lenders understand when a carrier has under-indemnified a loss

and whether it makes sense to invoke the Right of Appraisal as the loss payee,” explains Russ Parsons, president of Vehicle Value Experts. “By gaining a better grasp of the vehicle's true value,



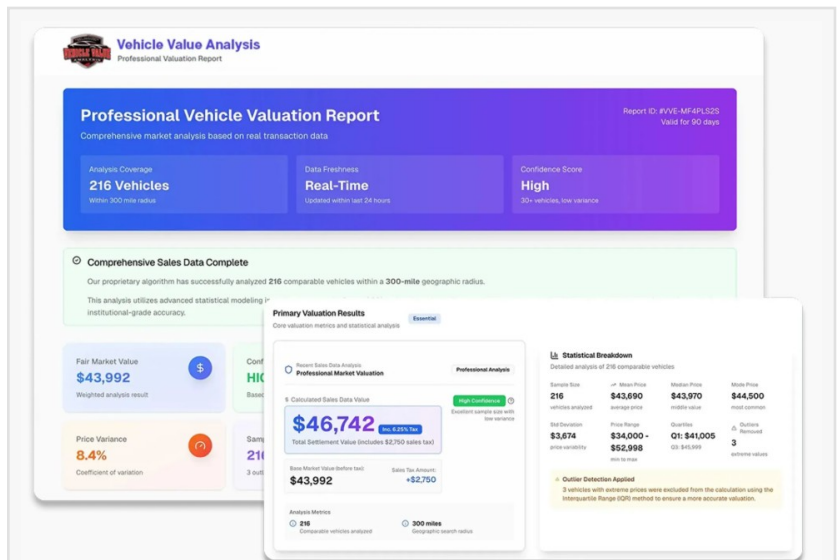
lienholders can mitigate their losses on defaulted vehicle loans that have sustained damage prior to being repossessed by ensuring that insurance settlement offers are fair.”

In the past, obtaining an accurate valuation was only possible by hiring the services of a vehicle damage appraiser, which could easily cost hundreds of dollars. With VVA's solutions, lenders can secure a [professional-grade valuation](#) on repossessed or damaged vehicles in mere minutes for a fraction of that cost.

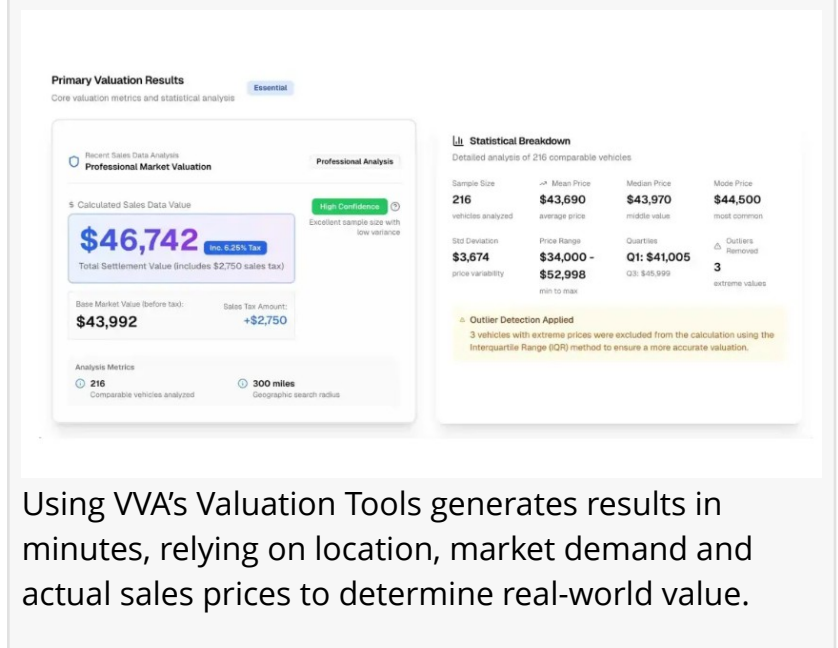
Vehicles with repair damage are also eligible for inherent diminished value – whether repairs are still needed or if repairs have already been completed. Even if a repossessed vehicle was repaired perfectly, the inherent diminished value can affect resale values, so accessing an [Inherent Diminished Value Report](#) through VVA 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.

VVA's tools also integrate seamlessly with Claim Transparency Innovations' [Who-Owes-What Portal](#), designed to centralize all property damage claims – enhancing organization, simplifying communication and improving consistency across a lienholder's entire portfolio.

These products have proven useful for Auto Claims Specialists, a Texas-based public insurance adjuster firm licensed in multiple states that has been retained by several lenders “to represent their interests in the loss dispute with their clients' insurance carriers after the lienholder has reposed the insured borrower's vehicle,” says Robert McDorman, president of Auto Claim Specialists. “Once a lienholder repossesses the car, they become the owner, and as a loss payee in the policy, they have the same rights as the insured to invoke the Appraisal Clause. VVA Valuation Tools provide the data necessary to determine if it's in their best interests to exercise



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



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

the Right to Appraisal.”

McDorman offers an example: If a lender repossesses a totaled vehicle that still has a \$30,000 payoff, but the insurer only offers \$22,000, the lienholder loses the \$8,000 difference. “If VVA’s Valuation Tools determine the vehicle is actually worth \$29,000 plus tax, that difference is reduced to nearly nothing after the Right to Appraisal has been invoked. A lot of lienholders don’t realize they have the right to invoke the Appraisal Clause, or they don’t know how to do it. The documentation provided by VVA makes it easy to understand when it’s cost effective to invoke that policy right!”

With multiple options available, users are sure to find the right Vehicle Value Analysis product to meet their needs at a low cost. Still uncertain? VVA’s Silver Report provides a data-backed value range built from real comparable sales in minutes and is free 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 attorneys representing vehicle owners and automotive lienholders, ensuring that every client receives accurate and complete compensation. VVA is an affiliate of Vehicle Value Experts.

Email: [support@vehiclevalueanalysis.com](mailto:support@vehiclevalueanalysis.com)

The image shows two screenshots from the Vehicle Value Analysis (VVA) platform. The top screenshot is titled "Confidence Analysis" and includes a "Confidence Score" gauge showing a "HIGH" score and a "Statistical Price Comparison" chart. The chart displays a Fair Value of \$43,992, with other statistics including Min (\$34,000), Mean (\$43,690), Median (\$43,970), Mode (\$44,500), Q1 (\$41,005), and Q3 (\$45,999). The bottom screenshot is an "Inherent Diminished Value Report" for a 2023 Mercedes-Benz C-Class. It details the vehicle's VIN, mileage, and accident history, and provides a deviation percentage calculation table. The report concludes with an Inherent Diminished Value of \$3,688.70.

**Confidence Analysis**  
Reliability metrics and price range analysis

**Confidence Score**  
HIGH

**Statistical Price Comparison**

Min	\$34,000
Q3	\$45,999
Q1	\$41,005
Mode	\$44,500
Median	\$43,970
Mean	\$43,690
Fair Value	\$43,992

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**Never Pay Insurance Company**  
888 Undervalue Lane, Dallas, Texas 75001  
Claim Number: Denial12345  
Date of Loss: November 21, 2025  
Loss Type: Liability  
Claim: Inherent Diminished Value

**2023 MERCEDES-BENZ C-Class**  
W1KAF4GB1PR133377  
26,889 Miles

Dear Wiley,

We have analyzed the data and have completed your Inherent Diminished Value Report for your **2023 MERCEDES-BENZ C-Class**, VIN: **W1KAF4GB1PR133377** with **26,889** miles based on data recovered from the current and most comprehensive marketing survey of late-model vehicles being sold today in the United States. Your vehicle was in an accident on **November 21, 2025**.

The Pre-Wreck Fair Market Value of your vehicle was determined to be **\$36,887**. This value is based on comparable vehicle sales data from around your date of loss.

Your collision repair cost was **\$9,122.21**. Based on our proprietary deviation formula, which considers vehicle age and repair severity, we have calculated your vehicle's Inherent Diminished Value.

Deviation Percentage Calculation:	
Base Deviation Percentage	15%
Mileage Multiplier	+1%
Vehicle Age Multiplier	-2%
Repair Cost Multiplier	-4%
<b>Total Deviation Percentage</b>	<b>10%</b>

The total deviation percentage of **10%** applied to your Pre-Wreck Fair Market Value of **\$36,887** results in an Inherent Diminished Value of:

**Inherent Diminished Value**  
**\$3,688.70**

This means that your **2023 MERCEDES-BENZ C-Class** has lost **\$3,688.70** in market value as a direct result of its collision repair history. The current Post-Wreck Value of your vehicle is estimated at **\$33,198.30**.

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

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.

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Website: [vehiclevalueanalysis.com](http://vehiclevalueanalysis.com)

### 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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