

# Gap Insurance Providers Close the Valuation Gap with Vehicle Value Analysis

*Data-Driven Valuation Reports Help Providers Identify Under-Indemnified Total Losses and Reduce Unnecessary Liability*

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Gap Insurance is designed to protect consumers if their vehicle is totaled, but how can gap providers protect their own interests when the vehicle owner's insurance carrier undervalues the claim? Erroneous "actual cash value" estimates often leave one party particularly exposed: the GAP provider, who typically has no meaningful opportunity to challenge or contest the proposed settlement amount. A low settlement offer could cost thousands. In fact, when a vehicle appraisal is performed, the under-indemnification on total losses averages \$4,300!



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The biggest victim of erroneous 'actual cash value' estimates is often the GAP Provider, but VVA's Valuation Tools make it possible to end the wrongful transfer of liability to the GAP Provider.”

*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 to help Gap Providers obtain an accurate market value on the vehicles they've covered.

“When the vehicle owner's insurer under-indemnifies a total loss, the Gap Provider suffers. [VVA Valuation Tools](#) help determine whether this has happened and offers guidance on when it makes sense to convince (or contractually demand) the insured borrower to invoke the

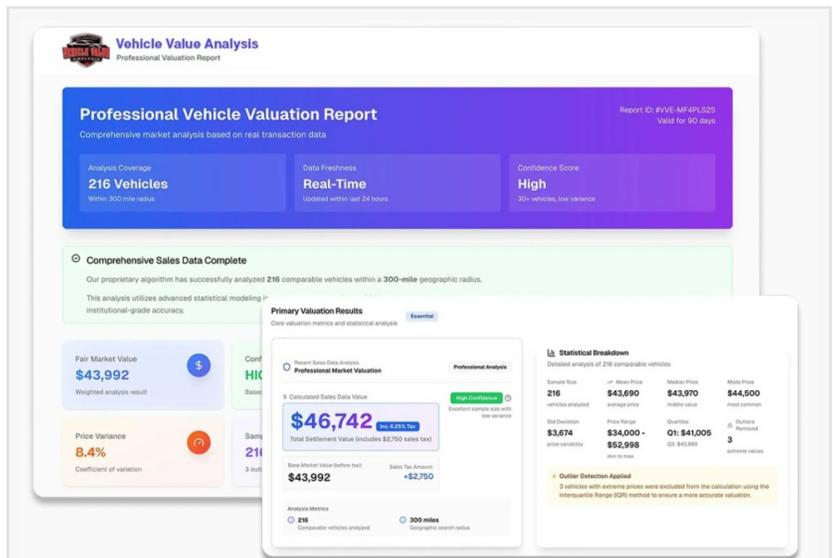
Right of Appraisal,” says Russ Parsons, president of Vehicle Value Experts. “Obtaining an accurate valuation report can aid in educating and engaging the vehicle owner to reduce liability for both parties by ensuring that insurance settlement offers are fair.”

In the past, obtaining an accurate valuation required hiring a vehicle damage appraiser, which could easily cost nearly \$1,000. With VVA's solutions, Gap Providers can secure a [professional-grade valuation](#) in mere minutes for a fraction of that cost. VVA's tools also integrate seamlessly with Claim Transparency Innovations' [Who-Owes-What Portal](#), designed to centralize all claims – enhancing organization, simplifying communication and improving consistency across a Gap Provider's entire portfolio.

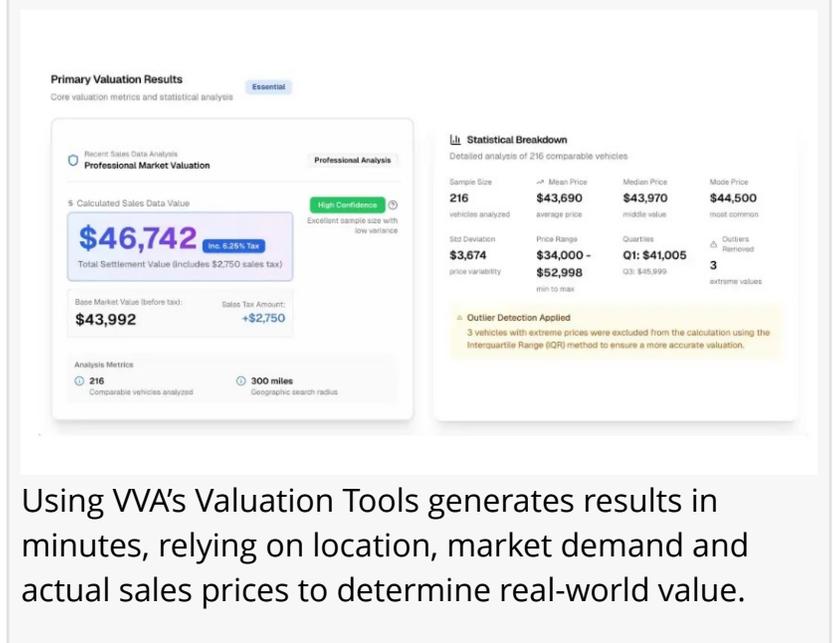
“The biggest victim of erroneous ‘actual cash value’ estimates is often the GAP Provider who is defenseless to contest proposed settlements,” acknowledges Robert McDorman, president of Auto Claim Specialists, a Texas-based public insurance adjuster firm licensed in multiple states. “By engaging both the vehicle owner and the Gap Provider in the settlement process, it becomes possible to correctly indemnify the insured and end the wrongful transfer of liability to the GAP Provider.”

McDorman explains how an accurate valuation can benefit Gap Providers by sharing an example from his company. The vehicle owner was offered \$14,444 to settle on their totaled 2017 Honda Accord, leaving the Gap Provider liable for \$672.72 after a \$1,069.68 pass-through deduction. After a valuation revealed the vehicle's actual cash value was \$18,450, that liability was reduced by 100%, as well as the pass-through deduction, leaving the Gap Provider with \$0 liability, and the claimant received a settlement of \$2,767.58 after paying for the appraisal services.

In another example, a 2019 Dodge Journey was deemed a total loss, and the claimant's insurer offered a settlement of \$17,271. If the claimant had accepted the original claim, the Gap Provider's liability would have been \$2,685.49; however, Auto Claims Specialists demonstrated the vehicle's true market value was \$21,900. The valuation reduced the Gap Provider's liability by 69.7%, leaving only the cost of appraisal services. But if VVA's tools had been available at that



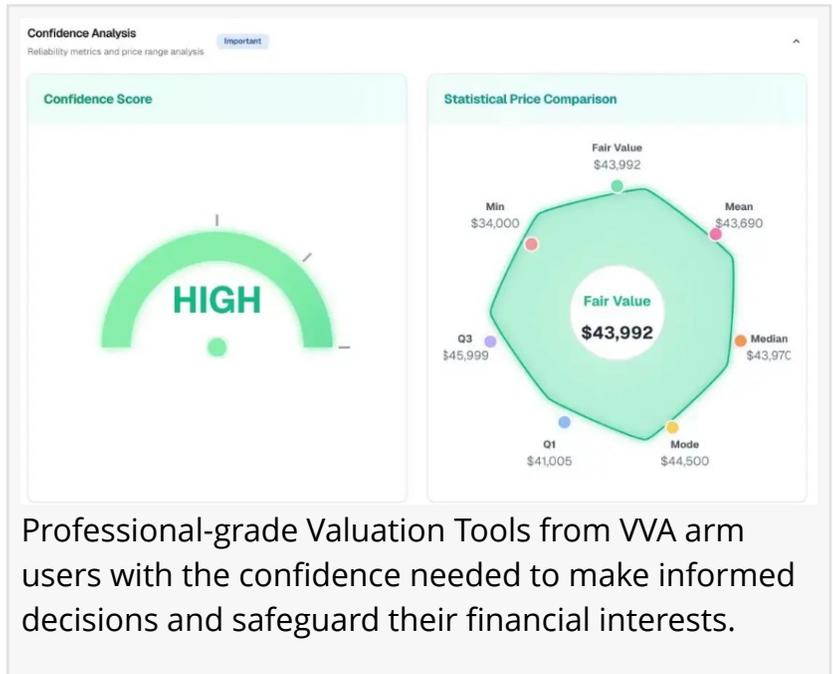
VVA's Valuation Tools quickly provide data-backed insights into what a vehicle is truly worth.



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

time for the provider's use, the liability could have been reduced by 92.6% or more. Meanwhile, the claimant's settlement increased from \$0 to \$1,871.04.

"When using appraisal services to reduce liability, the Gap Provider's liability first gets eliminated, and then the surplus goes to the claimant," McDorman clarifies. "Incentivizing the claimant in this way is essential since their involvement is necessary to invoke the Right to Appraisal, but VVA's services create an easy solution for determining a vehicle's true value and demonstrating the benefits to the vehicle owner."



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

VVA's advanced valuation products provide Gap Providers with structured, defensible documentation that can be used to evaluate total loss settlements, support appraisal decisions and engage both claimants and carriers in a more transparent process. By identifying valuation discrepancies early, providers can reduce unnecessary liability exposure while helping ensure insured borrowers receive fair indemnification. In a market where small valuation gaps can create significant downstream losses, access to objective market data offers Gap Providers a proactive way to protect their portfolios and participate more effectively in the claims process. Explore VVA's Valuations Tools at [vehiclevalueanalysis.com](http://vehiclevalueanalysis.com).

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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.

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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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