[Be pro-active to get a fair payout on a totalled car](#)

If you've been in an accident and an insurance company declares your car a total loss, we recommend making sure their valuation and settlement offer are accurate and fair.

Earlier this year a District Attorney in Northern California [sued two major insurers and two software companies](#) for systematically undervaluing total vehicle losses.

We recommend you:

- Check the comps your insurer used to make sure those cars really are similar to your car's **pre-loss condition, repair, accident, and ownership history.** Get details on the cars they used for comparison to calculate your car's actual cash value. They may have based their valuation on a software program instead of actual comparable vehicles.
- Do your own research on the pre-crash value of your car. Find vehicles that really are comparable to yours due to their similar condition, options, repair, accident and ownership history.
- Give your insurer your own documentation and comps and request an adjusted offer, (in writing, so

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there's a record).
- If your insurer stands firm on their lowball valuation, [file a complaint and seek help from your state insurance oversight office](#) and if there's a significant financial gap between their offer and the true value of your totalled car, consider [hiring an experienced attorney](#) on a contingency fee basis to help you get a fair settlement.

For more info, visit the [Auto Insurance Section of our Claim Guidance Library](#).