

[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

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/be-pro-active-to-get-a-fair-payout-on-a-totalled-car/> Date: April 8, 2025

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](#).