ESTIMATE CONSULTANTS

REPORT REVIEW

INSURANCE TOTAL LOSS VALUATION

2021 HONDA CR-V EX-L AWD (SAMPLE)

Reviewed: the CCC valuation report from your insurance company · 11/22/2026

THEIR VALUE	OUR ESTIMATED MARKET VALUE	ESTIMATED LIKELY APPRAISAL CLAUSE SETTLEMENT
$24,100	**$27,687**	**$25,500 to $26,300**
From their report		Our estimate, not a promise

1 READ EACH ITEM
Each one is something in the insurer's report you may be able to push back on.

2 FIND IT ON THE REPORT
The red numbers match the highlights on your insurer's report at the back of this PDF.

3 ASK IN WRITING
Send your adjuster the questions below and keep everything in writing.

1 WHAT YOU MAY BE ABLE TO PUSH BACK ON

1 Money was taken off for your car's condition

Report page 3

These parts were rated below normal for your car's age, which lowered your value:

PART	THEIR RATING	TAKEN OFF
Paint	Fair	$420
Interior	Fair	$615

WHAT TO ASK THE ADJUSTER
Where is each dent, scratch, chip or tear? Ask for photos of each one. If your photos (current or from before the accident) show these areas in good shape, send them.

2 The report says your car is missing options

Report pages 5, 6

The report says your car didn't have these, so it lowered each comp that did, by about $1,375 on average:

OPTION THE REPORT SAYS YOU DON'T HAVE	COMP	TAKEN OFF THAT COMP
Touring Package	Comp 2	$1,310
	Comp 4	$1,250
Remote Start	Comp 2	$190

WHAT TO ASK THE ADJUSTER
If your car has any of these, those cuts are wrong. Send the adjuster your window sticker or build sheet.

SAMPLE
Example report with made-up data, not a real vehicle

3 Comp prices were cut for “negotiation”

Report page 5

Every comp was lowered about 2.5% (about $670 each) on the idea that dealers sell for less than they list.

WHAT TO ASK THE ADJUSTER
Remove the negotiation cut from each comp, or show proof those specific cars sold for less.

4 Some comps are far away

Report page 6

2 of the 5 comps are more than 150 miles away. Prices in another market can be very different.

- Comp 3: 212 miles
- Comp 5: 187 miles

WHAT TO ASK THE ADJUSTER
Ask for comps from your local market to replace the far ones.

5 We didn’t find sales tax in the payment

Report page 2

Many states require the settlement to include sales tax, since you’ll pay it to buy a replacement.

WHAT TO ASK THE ADJUSTER
Ask whether sales tax and title fees will be added, and how much.

2 CCC CONDITION GUIDE FOR VEHICLES 5 TO 9 YEARS OLD

CCC’s guide sets what each part should look like for a car this age. Normal wear for the age is rated “Average” and costs nothing.

PART	NORMAL FOR THIS AGE (NO DEDUCTION)	WHAT IT TAKES TO RATE BELOW AVERAGE
Interior (seats, carpet, dash, headliner, panels)	Lightly soiled surfaces, a few tears and no significant bare spots	Significant soiling, numerous small tears, and significant wear or bare spots
Body and sheet metal	A few dents and dings, no significant surface rust	Numerous dents, significant surface rust, or misaligned or missing panels
Glass	Light scratches, light pitting and a few chips	Surface scratches, pitting and chips
Paint	Minimal chipping or a few small scratches, slight fading, no significant peeling	Numerous small chips or scratches, significant fading, or heavy peeling or flaking
Engine	A few small leaks, minimal belt wear and minimal dirt	Numerous leaks, worn belts, or significant dirt and grease
Transmission	Slightly discolored fluid	Dark brown fluid and numerous leaks
Tires	41% to 90% of new tread depth	40% or less of new tread depth

Source: CCC Enhanced Condition Assessment inspection guidelines (help.cccis.com). CCC’s guide (official copy on CCC’s site): see the table for vehicles 5 to 9 years old: https://help.cccis.com/training/insurance_company/valuation/ECA%20FAALL%20ECA%203C.pdf

3 TERMS USED IN INSURANCE REPORTS

Comp (comparable) A similar car for sale or recently sold. The insurer uses comps to set your car’s value.

SAMPLE
Example report with made-up data, not a real vehicle

Adjustment	Money added to or taken off a comp's price so it matches your car: miles, options or condition.
Condition rating	How the insurer rated each part of your car before the accident. Below-normal ratings lower your value.
Base value	The average of the adjusted comps, before your car's own adjustments.
ACV (actual cash value)	What your car was worth right before the accident. Your payment is based on it.
Appraisal clause	A part of most auto policies: you and the insurer each hire an appraiser to settle the value, and an umpire decides if they disagree.

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YOUR INSURER'S REPORT GOES HERE

In your review, every page of your insurer's report follows, with each numbered item highlighted where it appears. Click a highlight to jump to its explanation.

SAMPLE

Example report with made-up data, not a real vehicle