

# Total Loss Claim Letter

Subject: Total Loss Vehicle Claim - Policy #[Your Policy Number]

Dear [Insurance Company] Claims Adjuster,

Further to our recent conversations regarding Claim Number [Claim Number], I am writing to formally address the total loss determination of my vehicle resulting from the accident on [Date].

My vehicle, a [Year, Make, Model, VIN Number], has been assessed by your adjuster and deemed a total loss. While I understand the determination was based on repair costs exceeding the vehicle's actual cash value, I wish to discuss the valuation provided.

The settlement offer of \$[Amount] appears below the fair market value for a vehicle of this year, make, model, and condition. I have researched comparable vehicles in my area and found the average selling price to be \$[Amount], which is \$[Difference] higher than your offer. I have attached documentation supporting this valuation, including listings from [Sources].

My vehicle was in excellent condition prior to the accident, with only [Mileage] miles and recent maintenance including [list any upgrades or recent work]. I have included maintenance records and receipts demonstrating the vehicle's superior condition.

I respectfully request that you reconsider the valuation and provide a settlement that accurately reflects my vehicle's pre-accident market value. I am open to discussing this matter further and can provide additional documentation if needed.

I look forward to resolving this matter promptly and can be reached at [Phone Number] or [Email Address].

Thank you for your consideration.

Sincerely,

[Your Name]

[Policy Number]

[Claim Number]

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