VALUE RECLAIMED

FOR ATTORNEYS

# Diminished value appraisals for your property damage files.

A signed, market-based appraisal and a demand letter ready to send, back within 2 business days of a complete file. Then a written reply to every insurer response until the claim settles. Flat fee, never a percentage of the recovery.

**YOUR FIRM'S FIRST FILE IS FREE**

Send one real file and judge the work on your own client's claim. No charge for the report, the demand letter or the rebuttals that follow. After that it's **$249 per file**, flat. And before you spend anything, send any file and I'll tell you within one business day whether it's worth pursuing, free.

## What each file gets

### The appraisal

- Pre-loss value from J.D. Power, a second guide or market model, and clean comparables for the same trim and engine
- Accident-history comparables measured against the market, each identified by VIN and listing ID
- Excluded listings disclosed with the reason: salvage, frame damage, priced off-market
- The 17c formula run side by side, so the adjuster's number is answered before it arrives

### The paper that moves it

- Demand letter with the state's legal basis and claim-handling rule, a deadline, and a request for the carrier's own data
- A written rebuttal to every offer, built from the carrier's own argument and the comparables in the file
- A Department of Insurance complaint drafted and held in case the deadline passes
- Your office or the client signs and sends. I draft every round until settlement.

## How it works

1

### Send the file

Repair invoice or final estimate, VIN, mileage, date of loss, state, and the at-fault carrier's claim number.

2

### Two business days

Signed appraisal and demand letter back, ready to send. If the claim is too small to be worth it, you hear that first, within one business day.

3

### Every response answered

Forward the adjuster's letter and I draft the reply, usually the same day, until the claim settles.

### Scope

Desk appraisals built from the repair file and market data, written to settle on paper. I don't provide expert testimony, depositions or physical inspections.

### See the work

The companion **Sample File** has a real report, demand letter and rebuttal from a settled claim, redacted. Results from that file are on the back of this page.

# A $2,500 first offer, settled 60% higher in six days.

Third-party claim, South Carolina. 2020 GMC Sierra 2500HD Denali, 95,438 miles, clean history. $3,115 repair: bed off the frame, three panels repaired, one flare replaced. The full report, demand letter and rebuttal are in the Sample File.

**DOCUMENTED**
**$7,909**
15.6% of $50,698 pre-loss

**17C FORMULA**
**~$250**
answered in the report

**FIRST OFFER**
**$2,500**
one day after the demand

**SETTLED**
**+60%**
above the first offer, day 6

| DAY | WHAT HAPPENED |
|---|---|
| 0 | Appraisal and $7,909 demand sent. The letter named the 17c formula in advance and asked for the carrier's comparable data. |
| 1 | Carrier offered $2,500 using one pairing from the report's own exhibit and a mileage argument. |
| 2 | Rebuttal: the mileage logic ran backwards, and all six pairings averaged $3,845 unadjusted, about $4,400 to $4,600 adjusted. Countered at $6,200. |
| 2 to 6 | Carrier moved to $3,000, then $4,000. It never disputed the math or produced data of its own. Client accepted on day 6. |

My first client's claim, a structural repair on a 2022 Toyota Highlander, settled more than a third above the insurer's opening offer on the report and two written rebuttals. Both clients whose claims have settled left five-star Google reviews.

## How the number is built

### Pre-loss value

The average of independent indicators for the exact configuration: J.D. Power, a second guide or market model, and nearby clean comparables adjusted to the subject's mileage. Book inputs are listed so anyone can reproduce them.

### The accident discount

In thin markets, each accident-history comparable is measured against its own book value at its own mileage. In deep markets, a regression across hundreds of listings isolates the accident effect from mileage, year, engine and body style, with matched pairs as a check.

### Severity and disclosure

The discount is placed against the repair: labor hours, structural or not, aftermarket parts, cost as a share of value. Excluded listings are named with the reason.

### Honest when it's small

When the market says a vehicle loses little to a repaired accident, the report says so. A number that holds up in round three beats a big opener the adjuster can wave away.

### What to send

- Final repair invoice or estimate of record, with supplements
- VIN, mileage at the loss, trim or package
- Date of loss, state, carrier and claim number
- Any offer or denial already received

### Pricing

**First file free.** Then **$249** per file, flat, never a percentage. Free one-business-day check on any file before you decide. If the value I document comes in under the fee, the fee is refunded.

Every report prepared and signed by Bryan Dastmalchi: BA Accounting, University of Washington; MBA, UC Davis; 14 years in financial analysis and valuation, including Deloitte, Microsoft and Chevron. Desk appraisals following USPAP principles.