

FOR IMMEDIATE RELEASE

Appraisal Engine Releases Free State by State Guide to Help Drivers Understand What They Are Owed After a Crash

A public resource that decodes total loss and diminished value claims in plain language, with a two minute interactive checker that shows drivers where they stand before they talk to anyone.

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Appraisal Engine Inc., an Atlanta based auto appraisal firm, has published a free public guide that explains what drivers are actually owed on an auto insurance property damage claim and how those rights change depending on the state they live in.

Most people handle a property damage claim only once or twice in a lifetime. Insurers handle thousands every week. That imbalance is where money gets left on the table. The Property Damage Claim Guide By State was built to close that gap, in plain language, at no cost.

What the guide covers

The guide breaks down the two claim types that come out of most accidents. The first is total loss, where the insurer pays Actual Cash Value, the worth of the car the day before the crash, calculated using databases and formulas the insurer controls. The second is diminished value, the loss in resale worth that remains even after a clean repair. Many drivers do not know diminished value can be claimed at all, and whether it can depends on the state. The guide sorts each state into the right category and explains what is typically recoverable.

It also decodes the language insurers use to steer conversations, including appraisal clause, loss of use, USPAP, and liability limits, and it accounts for how property damage law differs across states, from the Mabry standard in Georgia to the rules in North Carolina and Texas.

The claim checker

The centerpiece is an interactive claim checker. A driver answers a few questions about the accident, their state, their coverage, and whether the car was totaled or repaired. In about two minutes it returns the likely claim type, what is recoverable where they live, and the next steps. It is free and requires no account.

Read the guide and run the free claim checker

<https://appraisalengine.com/property-damage-claim-guide.html>

Why we built it

Most of the clients the firm hears from are in the same position. They got a number from their insurer, it felt low, but they did not know what to do with that feeling or whether it was worth pushing back on. The answer is usually yes, and usually by more than they expected.

We are not in the business of running up claims. We are in the business of getting the number right.

Appraisal Engine Inc.

Sometimes an insurer's first offer holds up. More often there is an unaddressed ACV dispute, an unfiled diminished value claim, or an appraisal clause the driver never knew was available. The guide gives drivers enough information to know which situation they are in before they talk to anyone, including the firm.

ABOUT APPRAISAL ENGINE INC.

Appraisal Engine Inc. is an independent auto appraisal firm based in Atlanta, Georgia, specializing in total loss and Actual Cash Value appraisals, diminished value claims, and USPAP compliant reports. The firm helps drivers and attorneys nationwide settle property damage claims for what they are actually worth.

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