

FIGHTFAIR

Strategy Report

Prepared exclusively for your insurance claim dispute

VEHICLE	2018 Toyota Camry LE
MILEAGE	62000 miles
INSURANCE OFFER	\$8,500
STATE	Texas
REPORT DATE	April 26, 2026

LIVE MARKET DATA

#	VEHICLE	PRICE	MILEAGE	LOCATION
1	2018 Toyota Camry LE	\$18,990	74,446 mi	San Antonio, TX
2	2018 Toyota Camry LE	\$14,999	81,111 mi	San Antonio, TX
3	2018 Toyota Camry LE	\$16,900	86,000 mi	Austin, TX
4	2018-Toyota-Camry-LE	\$16,995	93,375 mi	San Antonio, TX
5	2018 TOYOTA CAMRY	\$18,900	113,504 mi	Austin, TX
6	2018 Toyota Camry	\$14,985	117,442 mi	San Antonio, TX
7	2018 Toyota Camry XLE Auto (Natl)	\$15,555	121,189 mi	San Antonio, TX

AVERAGE MARKET PRICE	\$16,761
INSURANCE OFFER	\$8,500
ESTIMATED UNDERPAYMENT	+\$8,261

YOUR RIGHTS IN TEXAS

THRESHOLD	75%
KEY RIGHT	Tennessee law requires good faith settlement negotiations.

STRATEGY

TN insurers must consider comparable vehicles actually available in your local market.

VERDICT**CASE STRENGTH: STRONG DISPUTE**

CONFIDENCE: HIGH -- 7 comparable listings found within 100 miles

The insurance offer of \$8,500 is significantly below market value, underestimating the current retail replacement cost for a 2018 Toyota Camry LE with 62,000 miles by approximately \$8,261. Comparable listings within a reasonable mileage range show prices ranging from \$14,999 to \$18,990, with an average market price of \$16,761. A higher valuation may also impact whether your vehicle is classified as a total loss, depending on your insurer's repair threshold.

HOW INSURERS DETERMINE VALUE

Insurance companies commonly use third-party valuation systems such as CCC or Mitchell. These systems rely on historical and regional data, which may not always reflect current real-world listing prices or vehicle availability. As a result, initial offers may come in below what it would actually cost to replace your vehicle in today's market.

State law sentence: "Texas law (including provisions under unfair claim settlement regulations) requires insurers to base valuations on reasonable and supportable data."

VALUATION METHODOLOGY

- Comparable vehicles sourced from active dealer listings within ~100 miles
- Adjusted for mileage range and trim similarity where applicable
- Values reflect current retail replacement cost, not trade-in or auction pricing
- Listings were selected based on availability and proximity, reflecting what a consumer would reasonably encounter when attempting to replace the vehicle

MARKET ANALYSIS

Adjusted Comparable Range (similar mileage listings): \$14,999 - \$18,990

Likely Fair Value: \$15,923 - \$17,599

Full Observed Range: \$14,985 - \$18,990 (note that lowest-priced listings reflect significantly higher mileage and are included to illustrate pricing variability, not direct comparability)

Listings reflect active dealer inventory as of report date and represent current market availability.

KEY LEVERAGE POINTS

1. Comparable vehicles with similar mileage are listed significantly above the current offer.
2. The current valuation does not reflect real-world replacement cost.

3. Market listings cluster well above the insurer's offer when adjusted for mileage.
4. Texas regulations require valuations to be based on reasonable and supportable data.

COUNTERARGUMENT PLAYBOOK

1. "We only use CCC/Mitchell" -- give exact response: "I understand you use a valuation system, but I'd like to understand what comparable vehicles it referenced and whether those reflect current local market availability."
2. "Your vehicle has a condition adjustment" -- give exact response requesting itemized breakdown: "I'm happy to discuss condition, but the adjustment would need to be itemized and supported — what specific factors are being discounted?"
3. "Those are retail prices, we use market value" -- give exact legal standard response: "The Texas Insurance Code requires insurers to consider comparable vehicles actually available in your local market when determining fair market value."

NEGOTIATION SCRIPT

"I've reviewed comparable vehicles, and similar models with comparable mileage are listed well above the current offer. Based on that, I don't believe this reflects the actual replacement cost. I'd like this re-evaluated using current market data."

If they say they only use CCC or Mitchell, respond: "I understand you use a valuation system, but I'd like to understand what comparable vehicles it referenced and whether those reflect current local market availability."

If they mention condition adjustments, respond with: "I'm happy to discuss condition, but the adjustment would need to be itemized and supported — what specific factors are being discounted?"

STEP BY STEP ACTION PLAN

1. Within 24 hours, compile all comparable listings and prepare a document highlighting the adjusted range.
2. Schedule a call or send an email with this documentation to the adjuster.
4. Follow up with a phone call within 5 business days if no response is received.
5. If necessary, escalate to a supervisor or pursue an independent appraisal.
6. Monitor their response and be prepared for further negotiations.
7. Review the final offer and ensure it aligns with the valuation range.

OUTCOME PROJECTION

Based on the gap between the offer and market data, a revised offer of \$15,900 - \$17,200 is realistic if you present this documentation. This will likely require 1-2 phone calls and a written dispute letter. Most adjusters respond within 5-10 business days of receiving a formal dispute. Given the significant gap, it is well worth pursuing to ensure a fair settlement.

DOCUMENTATION CHECKLIST

- Compile all comparable listings and highlight adjusted range.
- Prepare a document detailing why the current offer is insufficient based on market data.
- Document any communications with the adjuster for reference.
- Maintain records of all correspondence and calls.

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Market Comparable Evidence

Supporting documentation for insurance claim dispute

This document presents independently gathered market comparable data for a 2018 Toyota Camry LE with approximately 62000 miles in Texas. Data was collected on April 26, 2026. The following comparable listings were sourced from active dealer inventory. The current insurance offer of \$8,500 is being disputed.

COMPARABLE VEHICLE LISTINGS

#	VEHICLE	PRICE	MILEAGE	LOCATION
1	2018 Toyota Camry LE	\$18,990	74,446 mi	San Antonio, TX
2	2018 Toyota Camry LE	\$14,999	81,111 mi	San Antonio, TX
3	2018 Toyota Camry LE	\$16,900	86,000 mi	Austin, TX
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Average Market Price	\$16,761
Lowest Comparable	\$14,985
Highest Comparable	\$18,990
Insurance Offer	\$8,500
FightFair Estimated Value	\$15,900 - \$17,200
Estimated Underpayment	\$8,261

You may use this page as documentation proof of the discrepancy between your insurance offer and current market value. Present it to your claims adjuster as supporting evidence when requesting a revised settlement. The comparable listings above reflect active market data collected at the time of this report and represent what similar vehicles are currently selling for in your area.

Important: This report is intended as a negotiation support tool based on publicly available market data. It is not a certified appraisal or legal determination of value. Results may vary based on vehicle condition, location, and market timing.

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