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Total Loss Valuation Review

2019 Tesla Model 3 Long Range AWD | VIN 5YJ3E1EB2KF384219 | Prepared October 19, 2026

Insurer offer	Estimated market range	Midpoint	Potential gap
\$17,075	\$22,970 – \$24,060	\$23,720	+\$6,645



9 likely valuation issues flagged. Range = middle 50% of 7 adjusted same-trim comparable(s) within 100 miles; midpoint = median. Sales tax, title and registration fees are not included and may be owed separately in your state.

1. Vehicle summary

Field	Value	Source
Year / Make / Model	2019 Tesla Model 3	NHTSA vPIC (VIN decode)
Trim (your entry)	Long Range AWD	Owner
Trim (VIN decode)	Not encoded in VIN	NHTSA vPIC
Powertrain	Dual Motor - Standard BEV (Battery Electric Vehicle)	NHTSA vPIC
Body / Fuel	Sedan/Saloon / Electric	NHTSA vPIC
Assembly plant	Fremont, California	NHTSA vPIC
VIN check digit	Valid	Computed
Mileage	61,400 mi	Owner
Pre-loss condition	Good	Owner
Options / notes	Full Self-Driving Capability (purchased), Premium Interior, 19in Sport Wheels, Pearl White Multi-Coat, new tires installed July 2026 (receipt)	Owner
Location (ZIP)	60614	Owner
Insurer	Example Mutual Insurance Co.	Owner

2. Comparable vehicles and adjustments

Data source: **EXAMPLE data (synthetic, not real listings)**. Each asking price is adjusted to your car: mileage at \$0.132/mile difference, plus equipment differences. Comps of a different trim or outside the radius are shown but excluded. Insurer-report comps start from their list price (the insurer's 'projected sold' deduction is not applied).

#	Vehicle / seller	Miles	Dist	Asking	Mileage adj	Equip adj	Adjusted	Used?
1	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Lakeview Auto Group, Chicago, IL +\$400 comp lacks 19in sport wheels	58,200	7 mi	\$22,990	-\$420	\$400	\$22,970	Yes

#	Vehicle / seller	Miles	Dist	Asking	Mileage adj	Equip adj	Adjusted	Used?
2	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE North Shore EV, Evanston, IL +\$1,500 comp lacks Full Self-Driving	66,900	15 mi	\$21,495	\$730	\$1,500	\$23,725	Yes
3	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Oak Brook Motors, Oak Brook, IL +\$1,500 comp lacks Full Self-Driving; +\$400 comp lacks 19in sport wheels	71,350	22 mi	\$20,850	\$1,310	\$1,900	\$24,060	Yes
4	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Schaumburg Auto Mall, Schaumburg, IL	54,800	32 mi	\$23,750	-\$870	\$0	\$22,880	Yes
5	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Naperville Pre-Owned, Naperville, IL +\$1,500 comp lacks Full Self-Driving; +\$400 comp lacks 19in sport wheels	63,100	38 mi	\$21,990	\$220	\$1,900	\$24,110	Yes
6	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Joliet Car Exchange, Joliet, IL +\$1,500 comp lacks Full Self-Driving; -\$600 comp adds Enhanced Autopilot; +\$400 comp lacks 19in sport wheels	69,800	44 mi	\$21,250	\$1,110	\$1,300	\$23,660	Yes
7	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Kenosha EV Outlet, Kenosha, WI +\$1,500 comp lacks Full Self-Driving	60,500	53 mi	\$22,400	-\$120	\$1,500	\$23,780	Yes
8	EXAMPLE · 2019 Model 3 Standard Range Plus RWD EXAMPLE Midway Auto, Chicago, IL +\$1,500 comp lacks Full Self-Driving; +\$400 comp lacks 19in sport wheels	59,400	12 mi	\$18,200	-\$260	\$1,900	\$19,840	No: Different trim (Standard Range Plus RWD)
9	EXAMPLE · 2019 Model 3 Performance AWD EXAMPLE Gold Coast Imports, Chicago, IL +\$1,500 comp lacks Full Self-Driving; +\$400 comp lacks 19in sport wheels; -\$600 comp adds 20in performance wheels	62,000	18 mi	\$25,490	\$80	\$1,300	\$26,870	No: Different trim (Performance AWD)
10	EXAMPLE · 2019 Model 3 Long Range AWD EXAMPLE Peoria Auto Center, Peoria, IL +\$1,500 comp lacks Full Self-Driving; +\$400 comp lacks 19in sport wheels	64,700	168 mi	\$21,900	\$440	\$1,900	\$24,240	No: Outside 100 mi radius

3. Insurer valuation error checklist

Checked against what you entered and the insurer valuation text you provided.

Status	Issue	What we found	What to ask for
FLAG	Wrong trim or powertrain	Insurer lists '2019 Tesla Model 3 Standard Range Plus Sedan 4D', you entered 'Long Range AWD'. The VIN decodes as 'Dual Motor - Standard'.	Ask them to re-run the valuation as the correct trim, using only same-trim comparables. Attach the window sticker or build sheet.
FLAG	Mileage overstated	Insurer uses 64,100 mi; you entered 61,400 mi (+2,700 mi).	Send an odometer photo or the last service invoice and ask for the mileage to be corrected.
FLAG	Missing options/packages	Not listed by insurer: Full Self-Driving, 19in sport wheels.	List each missing option with proof (build sheet, purchase invoice, app screenshot) and ask for the option adjustments to be added.
FLAG	Condition deductions	Insurer deducted \$575 for condition: Tires Fair (-\$210), Interior Fair (-\$365). You rated the car 'good'.	Ask who rated the condition, whether the car was inspected pre-loss, and the evidence for each deduction. Send recent photos and receipts (e.g., new tires, detailing).
FLAG	'Projected sold adjustment' on comparables	Each comparable was reduced by \$614 to \$661 (total \$2,540) as a 'projected sold adjustment'.	Ask for the data source and method behind this deduction for your market. These adjustments have been challenged in litigation; ask that it be removed or justified in writing.
FLAG	Comparables outside your local market	2 of 4 insurer comps are over 100 miles away (147 mi, 212 mi), while this report used 7 same-trim comparable(s).	Ask them to replace distant comparables with the local same-trim listings in this report.
FLAG	Comparables are a different trim or year	3 of 4 insurer comps are not a 2019 Long Range AWD.	Different trims/years are not true comparables. Ask that they be replaced.
FLAG	Sales tax, title and registration fees	The insurer report says tax and fees are not included.	Many states require insurers to pay sales tax and title/registration fees on a total loss. Ask your state insurance department or check your policy, then ask the insurer to add them if applicable.
CHECK	Recent repairs or improvements	You mentioned recent work: worth documenting.	Send receipts for recent tires, brakes, or other work; ask for a refurbishment/condition credit.
FLAG	Offer vs. estimated market range	Offer \$17,075 vs. estimated range \$22,970 to \$24,060 (midpoint \$23,720, gap \$+6,645).	Request a revaluation using the corrected trim, options, mileage and local comparables.

Next steps

1. Gather proof: window sticker or build sheet, odometer photo, recent receipts, pre-loss photos.
2. Send the letter on the next page (edit the bracketed fields) with this report attached. Keep everything in writing.
3. If the insurer will not move, ask for your policy's appraisal provision and your state insurance department's consumer help line.
4. Do not cash a settlement check you disagree with before asking whether it closes the claim.

4. Ready-to-send pushback letter

Edit the bracketed fields, sign, and send it yourself by email or certified mail.

October 19, 2026

Example Mutual Insurance Co.

Attn: Total Loss / Claims Adjuster

Re: Claim No. EX-2026-0045821 | 2019 Tesla Model 3 Long Range AWD | VIN 5YJ3E1EB2KF384219

Dear Adjuster,

Thank you for your valuation of my 2019 Tesla Model 3 Long Range AWD. I have reviewed it and do not accept the offered value of \$17,075. Based on comparable vehicles of the same trim in my local market, I believe the actual cash value of my vehicle is approximately \$23,720 (range \$22,970 to \$24,060). I am asking you to re-evaluate the claim for the following reasons:

1. Wrong trim or powertrain. Your report values the car as a '2019 Tesla Model 3 Standard Range Plus Sedan 4D'. It is a Long Range AWD (the VIN itself decodes as Dual Motor - Standard). Please re-run the valuation as the correct trim using only same-trim comparables; my build sheet is attached.
2. Mileage overstated. Your report uses 64,100 miles. The actual odometer reading was 61,400 miles (photo/service record attached). Please correct the mileage and the related adjustments.
3. Missing options/packages. Your report omits the following factory equipment: Full Self-Driving, 19in sport wheels. Proof is attached; please add the corresponding equipment adjustments.
4. Condition deductions. Your report deducts \$575 for condition (Tires Fair (-\$210), Interior Fair (-\$365)). The vehicle was in good condition before the loss. Please tell me who rated the condition, whether it was based on a pre-loss inspection, and what evidence supports each deduction. Recent photos and receipts are attached.
5. 'Projected sold adjustment' on comparables. Your report reduces every comparable's list price by a 'projected sold adjustment' (\$614 to \$661 each). Please remove this deduction or explain in writing the data and method behind it for my vehicle and market.
6. Comparables outside your local market. 2 of your 4 comparables are more than 100 miles away (147 mi, 212 mi). Comparable same-trim vehicles are available locally (see attached); please use local comparables.
7. Comparables are a different trim or year. 3 of your 4 comparables are not a 2019 Long Range AWD. Please replace them with true comparables of the same year and trim.
8. Sales tax, title and registration fees. Your report states that sales tax and title/registration fees are not included. Please confirm whether they will be added to the settlement under my policy and state rules.

Please also send me:

- A complete copy of the valuation report, including all comparables and how each adjustment was calculated;
- The data source and method for any 'projected sold' or condition adjustment;

- Confirmation of whether sales tax, title and registration fees will be included in the settlement.

If we cannot agree on value, I would like to understand my options under the policy, including the appraisal provision, if my policy includes one.

Please respond in writing. Thank you for your time.

Sincerely,

[Your name]

[Phone] | [Email]

[SAMPLE NOTE: the comparables in this sample are EXAMPLE data, not real listings.]

5. Method and assumptions

- VIN decoded with the NHTSA vPIC public API (2026-10-18 00:22 CDT). NHTSA notes that missing fields mean no data, not that a feature is absent.
- Comparable listings from: EXAMPLE data (synthetic, not real listings). Asking prices are advertised prices, not sold prices. TotaledRight has not inspected these vehicles or verified the listings.
- Mileage adjustment: \$0.132 per mile of difference (0.0006% of median asking price per mile, bounded \$0.05 to \$0.30). This is a simplified model assumption.
- Equipment adjustments use a fixed rule-of-thumb table of option values (simplified assumptions, not sourced valuations).
- Range = middle 50% of 7 adjusted same-trim comparable(s) within 100 miles; midpoint = median. Condition adjustment applied only for a pre-loss condition other than 'good'.

6. Important disclaimer

This is a do-it-yourself informational report. It is NOT a licensed or certified appraisal, NOT legal advice, and we are NOT negotiating with your insurer or acting on your behalf as a public adjuster or attorney. Values are estimates from advertised listings and stated assumptions; actual settlements depend on your policy, your state's rules and your insurer. For a binding appraisal or legal advice, consult a licensed appraiser or attorney. TotaledRight (totaledright.com).