

**Appraisal Engine Inc is now offering valuation reports to vehicle owners affected by Hurricane Harvey in Houston Texas.**

With the incredible amount of losses, sometimes insurance companies are too overwhelmed to spend as much time as needed calculating actual cash values of totaled vehicles. Residents who feel that their vehicles are undervalued have recourse via Appraisal Engine Inc.

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Even while waters have not completely receded, the damage from Hurricane Harvey has been classified as the worst natural disaster in the history of the United States with the damage to personal property totaling in the many, many billions of dollars.

It will be quite a while before there is a final tally. While television viewers see the number of homes underwater, in total numbers there are more vehicles that have been impacted than building structures.

Once a vehicle has been partially or full submerged under water for any length of time, the possibility of repairs to the engine as well as the interior of the cars is slim at best. If an automobile owner has purchased Comprehensive Insurance as part of the insurance package, the damage for the auto will be covered, minus the deductible. While this is good news on the surface, the insured may believe that he is trapped with the amount of the total loss that the insurance company has assessed. This is not the case at all.

Different states have different formulas for determining a total loss. Texas is one of the few that has a 100% Total Loss Threshold. The insurance companies will declare a vehicle a total loss when the cost of repairs equals or surpasses the actual cash value of the car. If an insured believes that the insurance company has shortchanged him on the actual value of his vehicle, he has the right to employ an independent agency, such as Appraisal Engine Inc., to conduct an independent investigation.

Appraisal Engine Inc. will perform a Total Loss Claim Review which is a full analysis of a claim and an examination of the vehicle's value and an assessment of the fairness of the insurance company's total loss offer. This is available even in cases where an insured is not completely sure if the insurance company's offer is fair or not.

When the insurance carrier receives a claim, they generally outsource the survey of results to companies like CCC, JD Power, Mitchell and Audatex, and other smaller companies to provide a valuation. They are required by law to provide the insured with a complete copy of the valuation. If the insured does not agree with the valuation, to prove a higher value he has the right to provide the carrier with an alternative report from a company like Appraisal Engine.

By law, carriers are required to handle claims in good faith and consider written evidence submitted in a claim. An appraisal report is the evidence you need in a total loss claim dispute.

An Appraisal Report from Appraisal Engine will include a Vehicle Description, Vehicle Description Grade, Comparable Vehicle Listings, Value Adjustments, USPAP Compliance Statements, and Appraiser attestation and Signature.

Once the claimant has received this valuation and report, he has recourse. Appraisal Engine report will show what they believe your vehicle's value is. If you're in agreement with that amount, you can then order a full appraisal and their claim settlement service.

Your Texas Auto Policy contains an appraisal clause and it states the following:

If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding.

With so many claims from Hurricane Harvey, the insurance carriers are trying to complete as many claims as possible within the least amount of time. As in many cases, their first offer is not their final offer. Vehicle owners can be proactive in getting what they believe their autos are worth.

Appraisal Engine's Senior Appraiser Tony Rached is a Licensed Texas Insurance Adjuster and has over 14 years' experience in dealing with losses such as has occurred with Hurricane Harvey. Not only has he appraised over 15,000 cars, he has also been Qualified as an Expert Witness in Multiple Court Jurisdictions and Trial Levels. With a Bachelor's in Engineering, he is also a U.S. Army veteran.

Due to the enormous catastrophe, the company has set up a special Texas hotline. Call (281) 529-5243. Or those interested in additional information may call the corporate number at 1-877-667-2326.

For more information regarding Appraisal Engine's total loss services visit:

<https://totallossappraisals.com/>