



## **Diminished Value Of Georgia Publishes Its Annual List of the Best and Worst Insurance Companies**

*Diminished Value of Georgia, Atlanta's top independent vehicle appraisal company, has released its best and worst insurance carrier list, based on feedback the company received during 2015*

[Diminished Value of Georgia](#) has issued its 2015 list of insurance companies that offer the best and worst service and compensation in loss-of-value auto claims. DVGA serves all of metropolitan Atlanta and surrounding areas as well as north Georgia.

According to Tony Rached, owner of DVGA, the company processes hundreds of claims each month, and he sees a significant disparity in the payouts. "There is a distinct variance in the [insurance companies ranking](#) at the top of the list from those at the bottom," notes Rached, "Some insurance companies seem to offer random amounts that rarely correlate to the loss at hand, we call it the Random Payout Generator", he adds.

The diminished value of a car is defined as the quantifiable loss in value that a vehicle incurs after a car accident or other incident (such as fire or flood). An insurance company is required to reimburse the insured party for the actual amount of loss in the value of the car as a result of the damage. When an insured party files an automobile claim, he or she should seek compensation from the insurance company for diminished value.

The insurance carriers are ranked using four main criteria:

- Fairness of the initial diminished value offer.
- Expedition and efficiency in processing the claim and settlement amounts.
- Quality of the appraisers hired by the carriers on first-party claims.
- Overall customer satisfaction.

Below is the list DVGA compiled that ranks insurance carriers based on the ease and fairness of the diminished value process, according to feedback received from the company's clients.

The Best (companies that offer fair and reasonable diminished value payouts):

1. Allstate
2. Geico
3. Country Financial
4. Progressive

The Worst (companies that underestimate diminished value and therefore offer extremely low payouts):

1. [USAA](#)
2. [State Farm](#)
3. SafeAuto
4. Encompass
5. Auto-Owners



## 6. Safeco

The Mediocre (companies that offer a low to medium payout):

1. Liberty Mutual
2. American Family
3. Farm Bureau
4. Esurance
5. Farmers
6. Travelers
7. Amica
8. The Hartford
9. MetLife

Diminished Value of Georgia is an independent auto appraisal company specializing in loss-in-value claims. Most of the vehicle valuations produced by the company are offered to the general public. Diminished Value of Georgia offers free tools on its website to assist customers in determining the compensation they are entitled to, such as a diminished value calculator, as well as definitions and instructions on how to file a claim for diminished value of a vehicle.

If you would like to learn more about loss-in-value claims, visit Diminished Value of Georgia or call (678) 404-0455.

Note: Diminished Value of Georgia is an independent vehicle appraisal company. It is not affiliated with any insurance carrier or company. The above list only describes diminished value claims. The company has no firsthand experience or knowledge of any other claim types or services offered by these insurance companies.



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