

## How Much Is Your Diminished Value Claim Worth in Georgia? Real Examples

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One of the most common questions we get from Georgia drivers after a collision is simple: how much is my diminished value claim actually worth? The honest answer is that it depends on your specific vehicle, the severity of the damage, your insurer, and the market. But the better answer is to show you real cases. The five examples below come from actual appraisal files we worked on with Georgia clients. Names and identifying details have been removed, but the numbers are real. If you are wondering whether your situation qualifies and what kind of recovery is realistic, these cases give you a much more useful reference point than a generic percentage estimate.

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### Why Real Examples Matter More Than Formulas

Insurance companies often rely on what is known as the **17c formula** to calculate diminished value. This internal methodology caps the base loss at 10% of the vehicle's value, then applies a series of multipliers that almost always drive the final number down. In the cases below, you will see just how large the gap is between what insurers offer and what a professional appraisal documents as the real market loss.

Georgia law supports your right to pursue diminished value after an accident. But the law does not set the dollar amount for you. That is why an independent appraisal matters: it puts a defensible, market-based number on the table instead of letting the insurer fill that blank themselves.

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### Case 1: Everyday Sedan With Moderate Damage

#### 2013 Infiniti G37 Sedan | 87,543 miles | Repair cost: \$5,370

This case involved a mid-range sedan involved in a moderate collision requiring over 50 hours of labor and more than five thousand dollars in repairs. The vehicle had no prior loss history. Despite the repair cost and labor intensity, the at-fault insurer offered zero in diminished value.

The independent appraisal documented \$2,500 in diminished value based on market comparables and the repair scope. The Black Book clean retail value for this vehicle was \$11,400, meaning the documented loss represented roughly 22% of its market value at the time of the accident.

*Insurer DV offer: \$0. Independent appraisal: \$2,500. A zero offer does not mean zero loss. It means the insurer is betting you will not push back.*

## Case 2: 2024 Kia Sorento With Structural Damage

### 2024 Kia Sorento S | 26,079 miles | Repair cost: \$26,553

This is one of the more striking cases in terms of the repair-to-value ratio. A nearly new Kia Sorento with low mileage was involved in a collision requiring 85 hours of labor and over \$26,000 in repairs. The Black Book clean retail value for this vehicle was \$28,125, meaning the repair cost alone reached approximately 94% of its market value. That level of damage almost always signals structural compromise.

The insurer offered \$979. The independent appraisal came in at \$5,500. Even with a vehicle that suffered this level of damage and retained a clean title, the gap between the insurer's number and the documented market loss was more than five to one.

Cases like this illustrate why repair cost alone does not determine the outcome of a DV claim. What matters is the gap between pre-accident value and what the market will actually pay for the vehicle once its accident history is visible on a Carfax report. Our breakdown of [who qualifies for diminished value in Georgia](#) covers the key eligibility factors in more detail.

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## Case 3: 2025 Porsche 911 With a Low-Speed Impact

### 2025 Porsche 911 Carrera Cabriolet | 2,431 miles | Repair cost: \$77,312

This case makes the point that diminished value is not only about catastrophic damage. A 2025 Porsche 911 Cabriolet with fewer than 2,500 miles was involved in an accident early in its ownership. The Black Book clean retail value was \$188,825. The repair cost was \$77,312, which is substantial in absolute terms but represents a fraction of the vehicle's market value.

The insurer offered nothing. The independent appraisal documented \$30,000 in diminished value. That figure reflects what the luxury and sports car market actually does to vehicles with accident history: even with flawless repairs, a Porsche with a Carfax incident loses a measurable and significant portion of its market value, particularly at low mileage.

*High-value vehicles suffer disproportionately large diminished value losses because buyers in that segment have alternatives and pay a premium precisely to avoid accident history.*

For a deeper look at how the used car market in Georgia is behaving right now and what it means for claims like this one, our analysis of [2026 used car price movements and Georgia diminished value](#) provides useful context.

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## Case 4: Brand-New Toyota Tundra Under 12 Months Old

### 2026 Toyota Tundra 4x4 Limited CrewMax | 3,056 miles | Repair cost: \$20,904

A 2026 model year truck with just over 3,000 miles was involved in a collision requiring nearly \$21,000 in repairs and 59 hours of labor. The Black Book clean retail value was \$64,625. The insurer offered zero in diminished value compensation.

The independent appraisal documented \$6,200 in diminished value. The appraiser's technical estimate actually came in even higher at \$8,193, reflecting the strong market penalty that nearly-new trucks with accident history face. At low mileage and recent model year, even a well-repaired vehicle triggers significant buyer skepticism in resale negotiations.

This case is a useful reminder that the 17c formula, which the insurer would have applied here, caps the base calculation at 10% of the vehicle's pre-accident value and then reduces it further with multipliers. On a \$64,000 truck, the 17c output would have been a fraction of the documented market loss.

## Case 5: 2017 Acura MDX With Airbag Deployment

### 2017 Acura MDX SH-AWD | 121,742 miles | Repair cost: \$11,861

This case demonstrates that even an older, higher-mileage vehicle can carry a meaningful diminished value claim when the damage is severe enough. A 2017 Acura MDX with over 120,000 miles suffered a collision that deployed the airbags, requiring 55 hours of labor and nearly \$12,000 in repairs. The Black Book clean retail value was \$19,550, and the repair cost represented more than 60% of that figure.

The insurer again offered zero. The independent appraisal documented \$3,000 in diminished value, with the technical estimate at \$4,168. Airbag deployment is one of the most market-sensitive events in a vehicle's history. It registers separately on Carfax and AutoCheck reports, and buyers treat it as a red flag regardless of how thorough the repairs were.

*Airbag deployment is flagged permanently on vehicle history reports. Even with a complete and certified repair, the market penalizes this history in every future private and dealer sale.*

## What the Numbers Tell You Across All Five Cases

Looking at these cases together, a few patterns emerge that are worth noting:

Vehicle	Repair Cost	Insurer Offer	Appraised DV
2013 Infiniti G37	\$5,370	\$0	\$2,500
2024 Kia Sorento	\$26,553	\$979	\$5,500
2025 Porsche 911 Cabriolet	\$77,312	\$0	\$30,000
2026 Toyota Tundra	\$20,904	\$0	\$6,200
2017 Acura MDX	\$11,861	\$0	\$3,000

Four out of five insurers offered nothing at all. The one that offered something offered \$979 on a claim that appraised at \$5,500. Across all five cases, the total documented diminished value was \$47,200. The total insurer offers across those

same five files: \$979.

This is not an anomaly. It reflects how insurers systematically handle DV claims when drivers do not have an independent appraisal to counter with. The cases above are not extraordinary. They are representative of what we see every week.

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## What Your Own Situation Might Be Worth

The cases above cover a range from a 2013 sedan with moderate damage to a 2025 Porsche with a six-figure repair bill. The consistent thread is that the insurer's number, when they offered anything at all, was a small fraction of what the market-based appraisal documented.

If your vehicle was repaired after an accident and you have not yet filed a diminished value claim, the question is not whether you lost value. You did. The question is how much, and whether the documentation is in place to recover it. Georgia law gives you up to four years from the date of the accident to file. But evidence ages, comparables shift, and repair documentation becomes harder to trace over time.

Understanding [how vehicle depreciation works](#) in the current Georgia market, and why the gap between accident-history vehicles and clean-title equivalents has widened, puts real numbers behind what you stand to recover. If you want to know where your specific vehicle falls, a free estimate is the fastest way to find out.

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### Find Out What Your Georgia DV Claim Is Worth

Send us your vehicle details and repair documents. We will give you a free estimate based on real market data, not a formula designed to minimize your payout.

[Get Your Free DV Estimate](#)

[Read the Full Article Online](#)

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## Frequently Asked Questions

### How is diminished value calculated in Georgia?

There is no single mandated formula under Georgia law. Independent appraisers use market-based methods that compare the vehicle's pre-accident value against what comparable vehicles with accident history actually sell for in the current market. This approach produces more accurate results than the 17c formula that insurers typically apply, which uses a rigid multiplier system that routinely undervalues the real market loss.

### **Does it matter whether I filed a first-party or third-party claim?**

Yes. A third-party claim is filed against the at-fault driver's liability coverage and is the clearest path to diminished value recovery. A first-party claim is filed against your own insurer, which may be necessary if the at-fault driver was uninsured or underinsured. Georgia law and the Mabry precedent support both types of claims, but the process and leverage differ depending on which insurer you are dealing with.

### **Can I still file a DV claim if the accident happened last year?**

Under O.C.G.A. Section 9-3-31, Georgia allows four years from the date of the accident to file a property damage claim. That said, the strength of your claim weakens over time as repair documentation becomes harder to retrieve and market comparables from the period of the accident become more difficult to establish. Filing as soon as repairs are complete is always the stronger position.

### **What if the insurer already closed the claim?**

A closed repair claim does not automatically close your right to pursue diminished value. Diminished value is a separate component of your property damage loss and can be claimed independently of the repair settlement, provided you are still within the statute of limitations. You do not need to reopen the original claim to file for diminished value.

### **Do high-mileage vehicles qualify for diminished value claims?**

Yes, though the recoverable amount is typically lower than for newer or lower-mileage vehicles. As the Acura MDX case above illustrates, a vehicle with over 120,000 miles still had a documented diminished value of \$3,000 after airbag deployment and an \$11,000 repair. The viability of the claim depends on the market value of the vehicle and the severity of the damage, not the mileage alone.