

How Much Diminished Value Do Trucks and SUVs Lose in Georgia?

Trucks and SUVs hold their value better than sedans. That is the conventional wisdom, and for the most part it is true. But it comes with a catch that most owners never think about until they are standing at a dealership being offered thousands less than they expected: an accident history wipes out a significant portion of that advantage. In Georgia, where pickup trucks and SUVs dominate the market and command serious resale prices, a [diminished value claim](#) after an accident is not a formality. It is a real financial tool that can recover losses most drivers never knew they could pursue.

Why Trucks and SUVs Are More Exposed Than You Think

The logic seems backward at first. A vehicle with high demand should bounce back faster after an accident, right? In reality, the opposite is often true. The higher the pre-accident market value, the larger the absolute dollar loss when that value is discounted for accident history. A vehicle worth \$55,000 before a crash that sells for 25% less afterward has lost \$13,750 in value. The same percentage hit on a \$22,000 sedan costs \$5,500. Same rate, very different dollar amount.

Trucks and SUVs in Georgia also carry a strong buyer expectation of structural integrity. Buyers looking at a Ford F-150, a Chevrolet Silverado, a Toyota Tundra, or a three-row SUV like a Chevy Tahoe or a GMC Yukon are factoring in towing capacity, frame strength, and long-term durability. An accident record raises immediate questions about all of those things, even after a documented repair. That skepticism is not irrational. It is what drives the discount, and the discount is what you are entitled to recover.

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There is no flat number that applies to every case. What matters is the combination of the vehicle's pre-accident market value, the severity of the damage, the quality of the repair, and current buyer demand in the Georgia market. That said, real-world patterns from truck and SUV claims give a useful working range.

Vehicle Type	Pre-Accident Value	Typical DV Loss	Dollar Range
Full-size pickup (F-150, Silverado, Ram, 1500)	\$25,000 to \$65,000	15% to 30%	\$5,250 to \$19,500
Heavy-duty pickup (F-250, Silverado, Ram, 2500)	\$52,500 to \$85,000	18% to 32%	\$9,900 to \$27,200
Midsize SUV (RAV4, CR-V, Equinox)	\$25,000 to \$42,000	12% to 22%	\$3,000 to \$9,240
Full-size SUV (Tahoe, Yukon, Expedition)	\$55,000 to \$90,000	20% to 35%	\$11,000 to \$31,500
Luxury SUV (Escalade, Navigator, 700)	\$70,000 to \$110,000+	22% to 38%	\$15,400 to \$41,800+

These are real-world ranges, not the deflated figures that insurance company formulas tend to produce. The **17c formula**, which many insurers apply by default, caps the initial diminished value at 10% of the vehicle's pre-accident value and then applies multiple reduction factors that slash the figure further. On a \$60,000 truck, 17c might produce \$1,200. The actual market impact on that same vehicle could be \$12,000 or more.

The Factors That Drive the Final Number

Damage Location and Severity

For trucks and SUVs, frame and structural damage is the most consequential category. These vehicles are specifically purchased for their load-bearing and towing capability. Any damage to the frame, the suspension mounting points, or the structural rails raises serious questions for buyers. Even a clean repair report does not fully remove the stigma. Panel damage to doors, quarter panels, or bumpers carries less impact but still registers in vehicle history reports and buyer negotiations.

Mileage and Age

A two-year-old pickup with 18,000 miles loses far more in diminished value than the same model at seven years and 85,000 miles. The newer vehicle had more market value to lose and commands higher buyer expectations. Low-mileage trucks in Georgia are actively sought after, and an accident history on one creates a measurable discount in every conversation with a serious buyer.

Trim Level

This is a factor insurers frequently underweight. A base-trim F-150 and a fully loaded F-150 Platinum can differ by \$25,000 or more at the same model year. The same percentage of diminished value on a Platinum costs significantly more in absolute dollars. An appraisal that does not account for trim level is undervaluing the claim from the start.

ADAS and Technology Systems

Modern trucks and SUVs are loaded with advanced driver assistance systems: lane keep assist, adaptive cruise control, blind spot monitoring, forward collision warning, trailer sway control. Any significant impact can disturb the sensors and cameras that power those systems. Buyers know this, and many are specifically wary of purchasing a used truck with accident history for this reason. That doubt is priced into the offer.

If your truck or SUV had ADAS features and was involved in a collision significant enough to cause structural movement, the diminished value extends beyond visible damage. Calibration concerns alone can suppress buyer

offers by several thousand dollars.

Georgia Law and Your Right to Claim

Georgia's fault-based insurance system means that if another driver caused the accident, you can file a third-party diminished value claim against their liability insurance. The legal foundation for this right was established by the Georgia Supreme Court decision in *State Farm Mutual Automobile Insurance Co. v. Mabry*, which made clear that insurers cannot categorically deny diminished value claims from injured parties.

What this means in practice: you do not need to fight for the right to file the claim. What you need to fight for is an accurate valuation of that claim. Insurers will frequently use the [17c formula](#) and produce a number that does not reflect the actual market impact on your truck or SUV. You are entitled to dispute that number with an independent appraisal. An overview of [Georgia's diminished value laws](#) lays out the legal framework and statute of limitations in detail.

Why Insurers Fight Truck and SUV Claims Harder

The dollar amounts at stake on trucks and SUVs are simply larger than on sedans. That gives insurers a stronger incentive to resist, delay, or minimize. Common tactics include offering a low first-pass settlement using the 17c formula without any independent market analysis, arguing that the repairs fully restored the vehicle's value, or suggesting that because the truck was repaired to factory specs, there is no measurable market loss.

That last argument is directly contradicted by real buyer behavior. Vehicle history reports are now standard in the private sale and dealer trade-in process. Carfax and AutoCheck accident flags reduce offers predictably and measurably. The repair quality is largely irrelevant to buyers running a VIN check. They see the accident flag and adjust their offer. That adjustment is your diminished value, and it is recoverable.

The current used vehicle market in Georgia adds another layer. As covered in our analysis of [2026 used car price drops and diminished value in Georgia](#), compressed market values mean the baseline pre-accident value your insurer uses may already be lower than it should be. Getting that number right matters before the diminished value calculation even begins.

What the Claims Process Looks Like for Truck and SUV Owners

- **Confirm fault is assigned to the other driver.** Without that, a third-party claim against their insurer is not viable in the same way.
- **Wait until repairs are complete.** Diminished value is calculated based on the post-repair market impact, not the damage itself.
- **Gather your documentation.** Police report, complete repair records including any supplemental damage found during disassembly, and before/after photos if available.

- **Get an independent appraisal.** This is the document that replaces the insurer's formula with a real market-based number. Without it, the insurer's offer is the only number in the room.
- **Submit a formal demand.** A written demand with the appraisal attached puts the insurer on notice that you have a documented, defensible claim.
- **Negotiate or escalate.** If the insurer does not respond reasonably to the appraisal, small claims court in Georgia allows you to pursue claims without an attorney for amounts under \$15,000. Some truck and SUV claims will exceed that threshold and warrant different escalation paths.

Find Out What Your Truck or SUV Claim Is Worth

Georgia's most experienced diminished value appraisers work with full-size pickups, heavy-duty trucks, and SUVs every week. Send your vehicle details and repair documents and get a real number, not a formula.

[Get Your Free DV Estimate](#)[Read the Full Article Online](#)

Frequently Asked Questions

Does a lifted or modified truck lose more diminished value after an accident?

Aftermarket modifications add complexity. If the modifications were professionally installed and added documented market value, an accident can produce a larger dollar loss. However, some insurers argue that modifications complicate the comparable analysis and try to lower the baseline value. A proper appraisal accounts for the actual market impact of the specific configuration, not a generic trim assumption.

My SUV was repaired at a dealer-certified shop and passed all inspections. Does that eliminate my diminished value?

No. Quality of repair is one factor in diminished value calculations, but it does not eliminate the loss. Buyers checking vehicle history reports see the accident flag regardless of how well the vehicle was repaired. A well-repaired SUV with accident history still sells for less than an identical vehicle with a clean history.

How long do I have to file a diminished value claim in Georgia for my truck?

Georgia's statute of limitations for property damage claims is four years from the date of the accident under O.C.G.A. Section 9-3-31. That window is longer than most people expect, but the practical case for filing promptly is strong. Repair documentation is easier to gather and comparable vehicle data is more accurate close to the time of loss.

The insurance company offered me \$800 for diminished value on a \$58,000 pickup. Is that realistic?

No. An \$800 offer on a \$58,000 truck with significant accident damage almost certainly reflects a 17c formula calculation, which caps base diminished value at 10% of pre-accident value and then applies reduction multipliers that systematically understate the real market loss. Independent appraisals on vehicles in that value range routinely document losses of \$8,000 to \$18,000 depending on damage severity and current market conditions.

Can I file a diminished value claim if the at-fault driver's insurer is out of state?

Yes. The claim is governed by where the accident occurred, which is Georgia. Georgia law applies regardless of where the at-fault driver or their insurer is based. You file the third-party claim against the at-fault driver's liability policy, and Georgia's legal framework, including the Mabry precedent, applies to how that claim is handled.