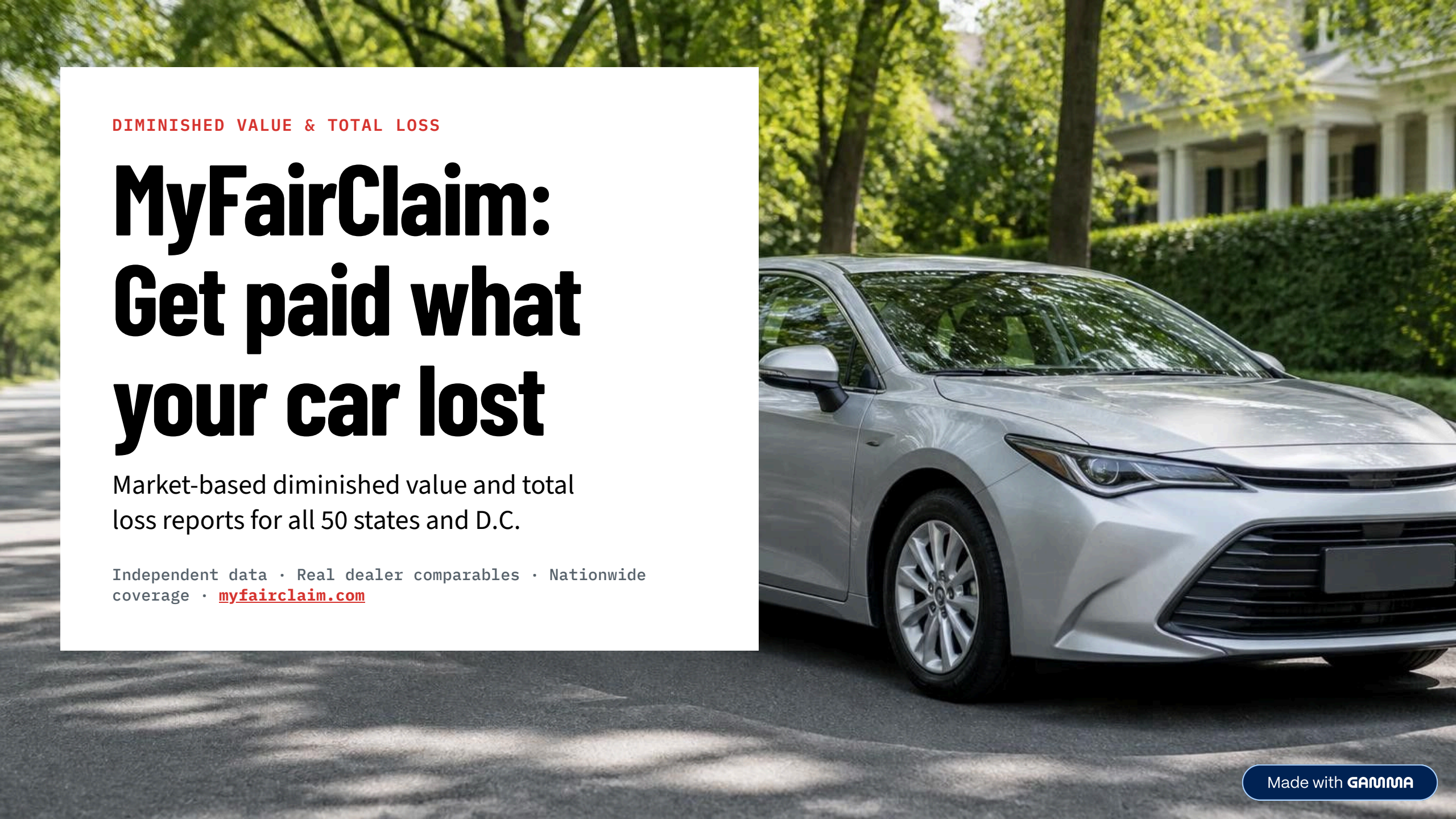
DIMINISHED VALUE & TOTAL LOSS

MyFairClaim: Get paid what your car lost

Market-based diminished value and total loss reports for all 50 states and D.C.

Independent data · Real dealer comparables · Nationwide coverage · myfairclaim.com



Made with GAMMA

A repaired car can be worth less

Even after proper repairs, a vehicle with an accident history carries a lower resale value than the same car with a clean history. Insurers often start with 17c, which tends to undervalue the loss.

4–7%

Minor

Surface and minor part damage

8–13%

Moderate

Multiple panels and bolt-on parts

11–15%

Major

Structural or frame repair

14–20%

Severe

Up to 30% on luxury or newer models



Any accident typically reduces vehicle resale value by 5% to 20%. Many drivers never learn that **diminished value** can be claimed.

See how much an accident lowers a car's value

KEY FACT

The 17c formula starts from a capped percentage of the car's value instead of measuring what the market actually pays for a car with an accident history.

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A market-based report without the local appraisal price

A local diminished value appraisal can cost hundreds and take days. Doing nothing leaves the money with the insurer.



INDEPENDENT VEHICLE VALUATION

$250–$600 · Traditional appraiser

Local diminished value appraisals typically cost $250–$600 and can take days.

$0 · Doing nothing

Doing nothing leaves the money with the insurer.

From $74.99 · MyFairClaim

A cost-effective self-service alternative with instant estimates and dealer market data.

SUMMARY

MyFairClaim provides documentation to negotiate without high appraisal overhead.

Made with GAMMA

Real listings, matched to your loss

MyFairClaim uses a market-based comparable sales methodology, not a formula. MarketVector, our dealer-listing crawler, collects actual asking prices from dealer websites nationwide.

5 to 20

Dealer comparables

At least 5 comparables per report, up to 20 listed with dealer and listing details

Exact

Loss-date valuation

Values vehicle as of the date of loss and mileage at the time of the accident

141,120

Scenarios validated

Diminished value engine tested across 141,120 scenarios

100%

Above 17c formula

The engine came in above **17c** in all 141,120 validation scenarios

Read our full methodology

METHOD · MarketVector crawler database & internal model validation data

THE PROOF Actual dealer asking prices provide market-based comparables rather than a formula.

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From free estimate to claim tools in three steps

A simple, structured process designed to put ready-to-send documentation in your hands without hassle.

01

Step 01

Free estimate

Run the **free online calculator** to get an instant calculation of your vehicle's potential diminished value based on your damage severity.

Instant online result

02

Step 02

Order & claim details

Select your tier, complete payment, and submit your specific vehicle identification, mileage, accident details, and repair documentation.

Secure order entry

03

Step 03

Receive report & tools

Get your comprehensive market report and claim packet automatically. Rare vehicles or rural markets route to human review fallback.

Automated with review fallback

DELIVERY · Automated platform with team review fallback for specialized cases

TAKEAWAY

Instant estimate upfront, fast digital delivery, and human fallback support whenever market comps require extra review.

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State rules and research you can check

State-specific rules and open research support MyFairClaim reports.

Our diminished value data

State law guidance included

Clear guidance for your specific state covering statutes of limitations, mandatory insurer response deadlines, small claims court filing limits, and local department of insurance regulator contacts.

Covers all 50 states and Washington D.C.

Openly licensed legal dataset

The State Diminished Value and Auto Claim Rules Dataset spans 51 jurisdictions with specific legal citations for every rule. Published under Creative Commons CC BY 4.0 and re-verified monthly.

DOI: 10.5281/zenodo.23966019

Comprehensive free consumer guides

Access dedicated **state-by-state guides** and **insurer guides** that explain how each major insurer handles diminished value claims, all without paying a cent.

Free state & insurer guides online

Total loss estimation tools

Separate valuation support and calculators for vehicles declared a total loss, ensuring owners understand actual cash value standards before accepting carrier settlements.

Free total loss calculator available

VALIDATION All legal summaries are citable, documented, and publicly accessible to back up your claim negotiation

Made with GAMMA

Compare your options

Evaluate your routes: a market-based report, a local appraiser, or the insurer's 17c formula.

Feature	MyFairClaim	Local Appraiser	Insurer 17c Formula
Price	**Starts at $74.99**	Typically $250–$600	Free to you, but set by the insurer
Speed	**Instant free estimate; automatic report delivery with team review fallback**	Can take days	Part of the insurer's claim process
Market Data	**Dealer asking-price comparables**	Varies by appraiser	Formula, not market comparables
State Guidance	**Included (all 50 states + D.C.)**	Varies	None provided to the owner
Claim Tools	**Included in Professional & Premium**	Usually not included	None

VERDICT

MyFairClaim combines market data and claim tools with clear pricing and automatic delivery.

Made with GAMMA

Choose the support you need

Straightforward tiers based on whether you need only the evidence report or complete negotiation and dispute guidance.

ESSENTIAL

$74.99

Diminished Value Report

Complete market-based valuation report featuring verified dealer comparable vehicles, loss calculation, and state legal limits.

PROFESSIONAL

$99.99

Report + Demand Letter

Everything in Essential plus the comprehensive Claim Filing Guide and a pre-drafted, customized formal **demand letter** ready for the insurer.

PREMIUM

$149.99

Complete Dispute Toolkit

Everything in Professional plus the Insurance Response Guide and Insurance Dispute Guide for lowball offers, denials, complaints, and small claims.

TOTAL LOSS · Dedicated **Total Loss reports** are also available for vehicles declared a total loss.

GUIDANCE

Pick Essential for clean documentation, or Professional/Premium if you want pre-drafted letters and carrier response strategies.

Made with GAMMA

Clear promises, long-term access

Customer protections designed to give you peace of mind before and after you submit your claim.

Full Creation Refund

If MyFairClaim cannot generate a qualified report with adequate market comparables for your specific vehicle, you receive a full refund promptly.

7-Day Money-Back Guarantee

A risk-free 7-day money-back guarantee applies if the report and associated claim tools remain unused.

Free Repair Bill Update

Repair supplements happen. Get one free report update if your final repair bill or parts total changes after the initial estimate.

No Time Limits on Access

Your digital report, market comparables, and claim documentation remain accessible indefinitely with no expiration date.

POLICIES · Stated customer protections apply to all purchased reports

COMMITMENT We stand behind our data with money-back policies, free repair revisions, and perpetual documentation access.

Made with GAMMA

Start with a free estimate

Check what your car lost in minutes. Calculate your diminished value before you speak with the insurance adjuster.

FREE ONLINE CALCULATOR

myfairclaim.com/diminished-value-calculator

Run your vehicle details through our valuation tool for an instant loss estimate.

QUESTIONS & SUPPORT

support@myfairclaim.com

Our team assists car owners and repair shop partners with report questions.

Independent, market-backed reports for all 50 states and Washington D.C.

Got a denial or lowball offer?

About MyFairClaim



MYFAIRCLAIM · NATIONWIDE SERVICE

ACTION

Visit myfairclaim.com/diminished-value-calculator today to evaluate your claim with real dealer data.

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