

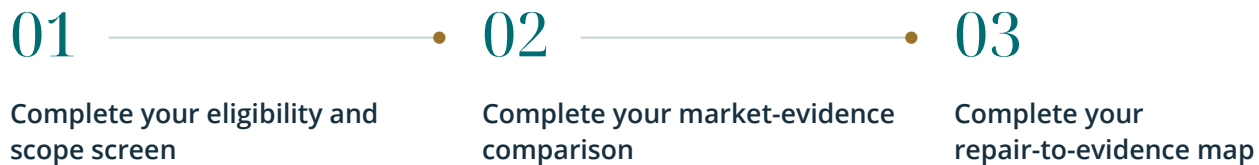


VEHICLE & PROPERTY

# Diminished-Value Evidence Workbook

Determine what evidence supports a post-repair loss of market value and assemble a transparent, reviewable file before buying an appraisal or pursuing a claim.

WHAT THIS WORKBOOK HELPS YOU DO



For people handling accident-related paperwork and preparing clear, evidence-backed questions.

**Use it on screen or on paper.** Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

**Scope.** Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

# Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

## A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

**GUIDANCE / PAGES 03-06**

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

**EXAMPLES / PAGE 07**

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

**WORKSHEETS / PAGES 08-11**

## Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

**Before a deadline.** Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

# Screen the claim and ownership 01

Start with the vehicle, owner, loss date, claim route and repair status. Record whether you are approaching your own insurer or another party, whether fault is disputed and whether any release has already been signed. Do not treat a repaired vehicle as an automatic diminished-value claim. Washington's regulator explains that such claims require supporting proof and are not automatically paid; some policies exclude them. Your state's law and the actual policy may differ. Use this section to identify unanswered eligibility questions for the insurer or qualified counsel before spending money on a report.

## Define the value question

Write the narrow question you want the evidence to answer: after the collision repairs, is this vehicle's market value lower because of the relevant accident history, and what supports that conclusion? Keep incomplete repairs separate from a claimed market stigma after proper repair. Keep a total-loss dispute separate as well. Do not assume that an online formula, repair-cost percentage or vehicle-history entry proves the dollar amount. Record the proposed valuation date and the sources each estimate uses. The workbook should preserve uncertainty, including evidence that the market effect is small or difficult to isolate.

### RELATED WORKING SHEETS

- Eligibility and scope screen
- Appraisal cost and scope review

Sources for this page: [1]. See the linked source guide.



GUIDANCE 2

02

# Reconstruct pre-loss condition

Gather records that describe the vehicle immediately before the loss: mileage, trim, options, condition, maintenance, ownership and prior accidents. Mark what is documented and what is recollection. Use photographs, purchase records and history reports with their dates and limitations. Do not erase earlier damage from the narrative because it complicates a claim. An accurate baseline makes it possible to distinguish the current accident from other reasons buyers might offer less. Organize the evidence so that a reviewer can trace a statement about condition to a source rather than accepting an unsupported description such as excellent.

## Read the completed repair file

Obtain the final itemized repair invoice, supplements and available inspection records. Identify the actual repaired areas and whether any unresolved workmanship concerns remain. Do not diagnose structural damage from a photograph or infer that every large invoice creates the same market loss. Ask the repairer or a qualified independent professional to explain technical descriptions you do not understand. Label technical statements by who made them and when. This section prepares a factual repair summary for a valuation reviewer; it does not certify the vehicle's safety or substitute for a professional post-repair inspection.

### RELATED WORKING SHEETS

- [Repair-to-evidence map](#)
- [Eligibility and scope screen](#)

Sources for this page: [1]. See the linked source guide.



GUIDANCE 3

03

# Collect market evidence honestly

Ask a dealer or appraiser to explain the basis of any value opinion rather than supplying only a number. Record whether it is a purchase offer, trade-in figure, asking price or appraisal. Identify vehicle differences, location, timing and assumptions about repairs or accident history. Do not compare a retail asking price for an undamaged vehicle with a wholesale trade-in offer for yours as if the entire gap were caused by the accident. Keep complete written opinions and disclose limitations. If no close comparisons exist, say so and obtain qualified help rather than manufacturing a precise result.

## Evaluate a paid appraisal

Before purchasing an appraisal, ask who prepares it, what qualifications and local experience they have, what documents they review and how they explain the method. Obtain the complete fee, refund terms and scope. Ask whether the provider will answer questions about the report and whether any additional testimony or services cost extra. Avoid promises of a guaranteed payment or an unsupported standard percentage. Compare the cost with the uncertainty and amount genuinely in dispute. A paid report is evidence for consideration, not a promise that an insurer or court must accept its conclusion.

Identify the opinion type before comparing value; keep assumptions and limitations visible.



Sources for this page: [1]. See the linked source guide.



GUIDANCE 4

04

# Build and review the evidence packet

Build a short evidence packet: vehicle baseline, repair summary, market evidence, appraisal if obtained, limitations and the precise review requested. Number exhibits and preserve both favorable and unfavorable information. Keep your proposed amount, any insurer offer and the gap between them separate. Record the method behind each figure. A response that uses a formula can be questioned by asking about its inputs and assumptions without asserting that every formula is unlawful. Use a neutral factual cover note and seek qualified help with broader demand-letter drafting, so this workbook remains focused on the underlying proof.

## Choose a proportionate next step

Review the result against the costs of further work. Is the disagreement about eligibility, the evidence, the method or the amount? Those questions can require different assistance. Consider whether additional market evidence would actually resolve the issue before buying another report. Preserve applicable deadlines and seek local legal advice if a release, litigation or a disputed legal entitlement is involved. Do not interpret a regulator complaint as a substitute for filing requirements. Close the workbook with a documented decision: proceed with a defined next step, obtain professional advice, or stop because the evidence or economics do not justify more effort.

### RELATED WORKING SHEETS

● [Market-evidence comparison](#)

● [Repair-to-evidence map](#)

Sources for this page: [1]. See the linked source guide.



## FICTIONAL EXAMPLES

# Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

## 01 Example 1

**Do not mix price categories and call the difference accident-related loss.**

An undamaged car has a \$26,000 retail asking price; a dealer offers \$22,000 wholesale for the repaired car. The \$4,000 gap is not, by itself, a supported diminished-value amount. Record the category mismatch and seek like-for-like evidence.

## 02 Example 2

**Separate eligibility from calculation.**

A buyer has a formula output of \$1,800 but no confirmed applicable claim route. Mark the output illustrative and resolve state/policy questions before paying for an appraisal.

## 03 Example 3

**Choose a proportionate evidence step.**

Two written opinions disagree because one assumes unresolved repair issues. Request clarification of that assumption before purchasing another report.



WORKSHEET 1

01

# Eligibility and scope screen

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Owner/vehicle

State and loss date

First/third-party route

Repair status

Fault position

Prior loss history

Policy provision

Existing release

Open professional questions

Related guidance: [Screen the claim and ownership](#)



WORKSHEET 2

02

# Market-evidence comparison

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Source and date

Opinion type

Vehicle facts

Retail/wholesale basis

Accident-history assumption

Value opinion

Material differences

Method explanation

Limitations

Related guidance: [Collect market evidence honestly](#)



WORKSHEET 3

03

# Repair-to-evidence map

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

Invoice line

Repair area

Technical explanation and author

Inspection record

Unresolved repair issue

History report entry

Exhibit ID

Related guidance: [Reconstruct pre-loss condition](#)



WORKSHEET 4

04

# Appraisal cost and scope review

Complete this sheet from the underlying documents. Put the document name and date beside each important fact; write "unverified" rather than guess. Use an additional copy for another record.

## Provider qualifications

## Method

## Documents reviewed

## Base fee

## Additional fees

## Refund terms

## Response support

## Disputed amount

## Uncertainty

## Proceed/pause reason

Related guidance: [Collect market evidence honestly](#)



## READINESS REVIEW

# Check the file before using it

### REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Claim route verified?
- ☐ Repairs complete or separately disputed?
- ☐ Like-for-like evidence?
- ☐ Paid appraisal scope clear?
- ☐ Further expense proportionate?

## What still needs attention

Open fact or decision, who can resolve it, and the source needed

**Completion standard.** The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



## ACTION PLAN

# Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

**Separate decisions.** A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



## REFERENCE GUIDE

# Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

## [1] Washington Office of the Insurance Commissioner

Defines post-repair diminished value and emphasizes proof; payment is not automatic, and some policies do not cover it. Scope: Washington guidance. First-party/third-party rights, exclusions and measures of loss require state-specific review.

<https://www.insurance.wa.gov/insurance-resources/auto-insurance/auto-insurance-claims/filing-auto-insurance-claim>

## Keep the scope clear

No guaranteed entitlement, payout, universal formula or assertion that every accident permanently causes a fixed loss.

No concealing prior damage or treating an asking-price gap as proof.

Use qualified valuation/legal help for disputed technical or legal issues.