Diminished Value Appraisal Report

2022 Tesla Model 3

Report ID: sample00-0000-0000-0000-000000000000
Version: 1
Date: January 28, 2026

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Summary

Vehicle
2022 Tesla Model 3

VIN
5YJ3E1EA7KF000000

Date of loss
January 14, 2026

Mileage at loss
18,400 miles

Repair cost
—

Structural repair
No

Airbag / restraint
No

Severity
Moderate — structural repair, sensor recalibration

Final opinion of diminished value
$5,300

Certification

This diminished value appraisal report was prepared and signed by a professional diminished value appraiser. The final opinion of diminished value reflects the appraiser's independent judgment based on the information provided, market data reviewed, repair documentation, vehicle history, and Claimly Auto's documented valuation methodology.

This report is an independent opinion of value. It does not guarantee payment by any insurance company and is not legal advice. Claimly Auto does not represent you in your claim or communicate with insurers on your behalf.

Executive Summary

This report documents the diminished value of a 2022 Tesla Model 3 following repaired front-end collision damage, including a recalibration of forward-facing sensors. The supported opinion of diminished value is $5,300.

Pre-loss fair market value **$34,500**	The fair market value of the vehicle immediately before the loss, with no accident history as of January 13, 2026, the day preceding the loss.
Post-repair fair market value **$29,200**	The fair market value of the vehicle after the documented repairs, with its accident history disclosed.
Diminished value **$5,300**	The appraiser's final opinion of the loss in market value attributable to the documented accident and repair history — see Final Opinion of Diminished Value.

Assignment, Intended Use and Definition of Value

Client: the owner of the 2022 Tesla Model 3. Intended use: to document the vehicle's loss in market value attributable to its accident and repair history, for the owner's use in presenting that loss. Intended users: the client and the parties to whom the client provides this report.

Scope: an independent opinion of the vehicle's loss in market value, developed from the repair documentation, market evidence, vehicle-specific valuation data and customer-provided information supplied for review, under the methodology described in this report.

Fair market value, as used in this report, is the price at which the vehicle would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of the relevant facts, in the retail market where the vehicle is located.

Effective dates: the pre-loss value is stated as of January 13, 2026, the day preceding the loss; the post-repair value is stated as of the report date. Report date: —.

Vehicle Identification

Vehicle: 2022 Tesla Model 3

VIN: 5YJ3E1EA7KF000000

Mileage at loss: 18,400 miles

State: TX

Accident and Loss Overview

Claim number: SAMPLE-000000

Date of loss: January 14, 2026

Ownership and Purchase History

No purchase document was supplied for review; ownership history is as declared by the customer.

Prior History Statement

The customer declared no prior accident history for the vehicle.

No vehicle history report was supplied for review.

Evidence Reviewed

Repair invoice; Repair estimate; Damage photographs; Vehicle history report; Dealer trade-in offer.

Repair Documentation Summary

Repair documentation supplied for review was analyzed to characterize the nature and extent of the damage and repairs performed.

Damage Severity Analysis

Severity classification: Moderate — structural repair, sensor recalibration.

The classification follows the repair-cost ratio and damage-factor rubric of the documented methodology.

Market Stigma Analysis

Repaired vehicles with a documented accident history commonly experience a reduction in resale and trade-in value attributable to market stigma, independent of repair quality.

Pre-Loss Valuation

Pre-loss market value: $34,500.

Pre-loss market value was established from comparable listings for a like vehicle of similar year, mileage, trim, and configuration in the local market.

Comparable Market Evidence

The comparable listings below document the local retail market for vehicles matching the subject's configuration and support the pre-loss value conclusion.

#	Trim	Mileage	Distance	Seller	Source	Captured	VIN	Asking
1	SE	41,200	9 mi	Sample Motors	Dealer web listing	—	—	$24,800
2	SE	38,900	17 mi	Example Auto Group	Dealer web listing	—	—	$25,400
3	SE	44,100	24 mi	Demo Car Center	Dealer web listing	—	—	$24,250

Comparable Selection Methodology

Search parameters: active retail listings matched to the subject's configuration, centered on ZIP 75201, within 100 miles, mileage within ±20% of the subject; 1 search pass(es) were run; each widening of the search is logged in the workfile.

Automatic exclusions with reason codes: wrong trim (2), missing price (1), outlier high (1).

Appraiser exclusions with reason codes: stale listing (1).

The retained set contains 3 comparable listing(s). Statistical outliers are trimmed symmetrically at both ends of the price distribution; the set is never filtered to the highest-priced listings.

Trim matching is symmetric: a comparable is admitted only when its trim matches the subject's, and the same rule applies whether it raises or lowers the indicated value.

Each comparable is supported by an archived capture of the seller's listing page (URL and capture date), retained in the claim file for five years and available on request; asking prices are listed as advertised.

Post-Loss Valuation

Post-loss market value: $29,200.

Post-loss value reflects documented dealer trade-in offers and market comparables adjusted for the presence of a reported accident on the vehicle history record.

Trade-In / Dealer Offer Analysis

The post-loss trade-in offer provides real-world market evidence supporting a reduction in market value.

Diminished Value Calculation

Gross difference (pre-loss less post-loss): $5,300.

Final Opinion of Diminished Value

In the appraiser's professional opinion, the diminished value of the 2022 Tesla Model 3 — the loss in fair market value attributable to its documented accident and repair history — is $5,300, in the TX market.

Valuation Methodology Note

This appraisal uses market-based valuation methodology: sales comparison against documented comparable listings, vehicle-specific valuation data, and documented market evidence for the subject vehicle. Formula-based approaches sometimes applied to diminished-value claims — including the so-called '17c' formula, which caps loss at a fixed percentage of base value and applies arbitrary multipliers — are insurer settlement conventions rather than a recognized appraisal methodology, and are not used in this report. The value conclusions of this report reflect the appraiser's independent professional judgment based on the market evidence described herein.

Assumptions and Limiting Conditions

This opinion is based on the documentation and information supplied for review and is subject to the assumptions and limiting conditions stated herein.

This report is based on documentation, photographs, market evidence, customer-provided information, and repair records supplied for review. A physical inspection was not performed unless specifically stated.

Appraiser Qualifications

Prepared by Sample Appraiser, Professional Diminished Value Appraiser.

Supporting Exhibits

Exhibit A: Repair invoice

Exhibit B: Repair estimate

Exhibit C: Damage photographs

Exhibit D: Vehicle history report

Exhibit E: Comparable market listings

Exhibit F: Dealer trade-in offer

Signature

Sample Appraiser

Professional Diminished Value Appraiser

Signed: January 28, 2026