Claimly APPRAISALS

Diminished Value Appraisal Report

2022 Tesla Model 3

Report ID: sample00-0000-0000-0000-000000000000
Version: 1
Date: January 27, 2026 (EST)

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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

About This Report

This report is an independent opinion of value. It does not guarantee payment by any insurance company and is not legal advice. Claimly Appraisals 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 market value

$34,500

The market value of the vehicle immediately before the loss, with no accident history, as of January 14, 2026, the date of loss.

Post-repair market value

$29,200

The 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 vehicle's accident history after repair: the pre-loss market value less the post-repair market value — see Final Opinion of Diminished Value.

Extraordinary Assumptions and Hypothetical Conditions

1. Remote review: no damage, defects, or mechanical conditions exist beyond those documented in the records reviewed.
2. Pre-loss condition: the vehicle's condition on the date of loss was as shown in the statements supplied.
3. Mileage at date of loss: as stated by the owner.
4. Equipment: options and equipment are as reflected in the VIN decode.

The use of these extraordinary assumptions might have affected the assignment results.

No hypothetical conditions were used in this assignment.

Assignment, Intended Use and Definition of Value

Client: the owner of the 2022 Tesla Model 3.

Intended users: the client; the client's attorney, if any; the at-fault party's insurer and its representatives.

Intended use: To develop an opinion of the loss in market value of the subject vehicle resulting from the collision of January 14, 2026, for use in the client's property damage claim.

Market value, as used in this report, is the most probable price, as of the effective date and in cash or

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in terms equivalent to cash, for which the vehicle would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and the seller each acting prudently and knowledgeably, each informed of the relevant facts, and neither under undue stimulus or duress.

Source of the definition: market value as defined for this assignment, consistent with the definition of market value in the Uniform Standards of Professional Appraisal Practice (USPAP).

Value is stated in terms of cash or financial arrangements equivalent to cash, in United States dollars.

Market level: retail. The vehicle is a personal-use automobile, and the market in which its owner would replace it or sell it to a member of the public is the retail market in the area where the vehicle is located.

Property interest appraised: the full ownership interest in the vehicle, appraised as if free of liens and encumbrances.

Effective dates: the pre-loss value is a retrospective value stated as of January 14, 2026, the date of loss, for the vehicle as it was immediately prior to the loss; the post-repair value is stated as of the date of this report.

Scope of Work

Scope of work. The appraiser did not make a personal inspection of the vehicle. The assignment was completed by a review of the documents supplied by the client; no photographs or video of the vehicle were supplied.

Material received and reviewed: Repair invoice; Repair estimate; Damage photographs; Vehicle history report; Dealer trade-in offer.

Data researched and analyzed: 3 documented comparable listings from the retail market and written offers for the subject vehicle. The sources were weighed by reliability: a completed sale over an asking price, and a figure given for the subject vehicle itself over general market information.

Analysis applied: the sales comparison approach. The cost and income approaches were considered and not developed. The subject is a mass-produced, personal-use vehicle with sufficient comparable market data, and it has no income-producing history.

This appraisal measures market (inherent) diminished value — the loss in market value attributable to the vehicle's accident history after repair. Repair-related diminished value, if any, is outside the scope of this assignment.

Vehicle Identification

Vehicle: 2022 Tesla Model 3

Trim: Long Range

VIN: 5YJ3E1EA7KF000000

Mileage at loss: 18,400 miles

State: TX

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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 owner.

Prior History Statement

The owner 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.

How the classification is determined: the repair is scored on a fixed rubric. Points are given for the ratio of the total repair cost to the vehicle's value when the repair documentation was scored (the purchase price of record, without one, a preliminary estimate from the vehicle's class, year and mileage; not the pre-loss value concluded in this report), and for each damage factor found in the repair documentation: structural repair; suspension or steering damage; airbag or restraint deployment; front-end impact; ADAS sensor calibration; four or more panels repaired or replaced; and paint and refinish work. The total places the repair in one of five bands: minor, moderate, significant, major or severe.

No damage factor of the rubric was found in the repair documentation of this file; the classification rests on the repair-cost ratio.

The classification describes the extent of the repair. It does not enter the pre-loss value, the post-repair value or the diminished value stated in this report.

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

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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
C1	SE	41,200	9 mi	Sample Motors	Dealer web listing	—	—	$24,800
C2	SE	38,900	17 mi	Example Auto Group	Dealer web listing	—	—	$25,400
C3	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. One search pass was 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: salvage listing (1).

The retained set contains 3 comparable listings. 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 symmetrical: 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 at least five years and available on request; asking prices are listed as advertised.

Post-Loss Valuation

Post-repair 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

A written post-loss offer for the subject vehicle was supplied for review. An offer to purchase or trade in the vehicle is a wholesale figure; it was considered as corroboration at the wholesale market level and is not the basis of the post-repair value.

Diminished Value Calculation

Pre-loss market value of $34,500 less post-repair market value of $29,200: diminished value of $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 market value attributable to its accident history after repair — is $5,300, in the TX market.

Valuation Methodology Note

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This appraisal uses market-based valuation methodology: sales comparison against documented comparable listings, dealer quotes for the subject vehicle with its repair history disclosed, 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 in 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 information and documentation supplied for review, which are assumed to be authentic, complete and accurate.

No opinion is given on matters of a legal nature, including title. The vehicle is assumed to be free of liens and encumbrances unless this report states otherwise.

Mechanical condition and components that cannot be seen in the documents and media reviewed were not tested; they are assumed to be consistent with the vehicle's age and mileage unless this report states otherwise.

The comparable listings are asking prices published by their sellers on the dates captured. Their descriptions were taken as published and were not independently verified.

The value conclusions apply only as of the effective dates stated, and only for the intended use and the intended users stated in this report. The report is to be read as a whole.

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

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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 Appraisals's documented valuation methodology.

Sample Appraiser

Professional Diminished Value Appraiser

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