CLAIMWORTH

CLAIMANT-PREPARED EVIDENCE PACKAGE

Diminished value evidence report

A source-linked comparison the claimant can check, preserve, explain, and send.

Current Atlanta-metro public-listing replay with a synthetic subject vehicle and test claim. Listing pages were observed on August 29, 2026. This is a QA artifact, not a customer claim, appraisal, demand, or legal conclusion. Do not send or sign.

CONSERVATIVE DOCUMENTED FLOOR

$2,096

VEHICLE
2023 Toyota Camry SE

VIN
Not entered

STATE
Georgia

CLAIM
QA-REPLAY-DO-NOT-SEND

PREPARED
August 30, 2026

PACKET REFERENCE
CW-20260829-NOVIN-32

METHOD
CW-EVIDENCE-2.1

INDEPENDENT REVIEWER
None - claimant-prepared

INPUT FINGERPRINT
1e9d25a854ec36d2dae4...

READ THIS FIRST

The conclusion and its boundary

CONSERVATIVE EVIDENCE FLOOR

$2,096

The smallest positive gap left after removing every listing once. This is the demand figure.

OBSERVED MEDIAN GAP

$2,354

The original clean-history median minus the original accident-history median, before sensitivity testing.

ONE-LISTING RANGE

$2,096-$2,612

STABLE across 6 original and one-listing-removal calculations.

SEPARATE FORMULA COMPARISON

$442

A 17c-style result shown for contrast, not as a predicted offer or governing rule.

What the floor means

It is a claimant-prepared asking-price comparison designed not to depend on any one listing. It is not a completed-sale value, licensed appraisal, expert opinion, guaranteed payment, or admissibility finding.

Subject facts used

VEHICLE	2023 Toyota Camry SE	MILEAGE	75,000 mi
CLAIM MARKET	Atlanta metro, GA	DAMAGE CATEGORY	moderate
PRE-ACCIDENT INPUT	$23,000	DATE OF LOSS	[synthetic test date]
INSURER / CLAIM	QA Replay - No Insurer / QA-REPLAY-DO-NOT-SEND		

EVIDENCE CONTROL

Why this listing set was allowed through

The generator stops before producing a paid document unless the listing set clears every blocking rule below. Passing these rules does not make a listing accurate or truly comparable; it means the supplied set cleared ClaimWorth's deterministic minimums.

PASS	5 / 5	STABLE	2
GENERATOR VERDICT	PAGE-CONFIRMED RECORDS	ONE-LISTING STABILITY	SOURCE DOMAINS

CONTROL	RULE APPLIED	RESULT
Minimum set	At least 3 clean-history and 2 accident-history listings	**PASS**
Capture and confirmation	Every entry records assisted or manual capture and explicit page-review confirmation	**PASS**
Saved page captures	5 of 5 listing records name a claimant-saved screenshot	**RECORDED**
Vehicle identity	Unique public http(s) URL and VIN; 5 of 5 VINs checked with NHTSA	**PASS**
Local market	Every listing is marked Atlanta metro, GA and includes its displayed dealer location	**PASS**
Freshness	Viewed no more than 30 days before generation	**PASS**
Model year	Within one model year of the subject vehicle	**PASS**
Mileage	Within the greater of 15,000 miles or 35% of subject mileage	**PASS**
Positive gap	Clean-history median must exceed accident-history median	**PASS**
One-listing removal	The gap must remain positive after removing each listing once	**PASS**

No automated caution

The entries cleared the rules above. The claimant must still inspect the trim, equipment, location, condition, seller, and accident-history disclosure on every source page.

EVIDENCE BOUNDARY

What ClaimWorth did not verify

Passing the automated controls means the supplied records met the package's minimum inputs. It does not make the sources true, the vehicles equivalent, or the asking prices completed sales.

- [ ] Whether each page-confirmed source was authentic, complete, or accurately transcribed.
- [ ] Whether the clean-history pages truly had no prior accident or damage disclosure.
- [ ] Whether the accident-history vehicles had damage comparable to the subject loss.
- [ ] Whether the selected market bucket is geographically appropriate for the subject vehicle.
- [ ] Whether asking prices reflect completed sale prices, dealer fees, location, equipment, or condition.

Claimant review required

Open every recorded source and check the trim, equipment, mileage, location, condition, seller, price, and history label before using this package.

COMPARABLE INVENTORY

Clean-history listing group

The claimant labeled these pages as not disclosing prior accident or damage history. ClaimWorth did not independently verify that label.

LISTING	ASK	MILEAGE / DELTA	YEAR / DELTA	VIEWED	SOURCE
C1 2024 Toyota Camry SE, Duluth GA VIN 4T1G11AK1RU230889	$21,599	92,213 mi +17,213 mi	2024 +1 yr	2026-08-29 0 day(s) old	CARFAX / VC Cars Gwinnett 4132 Buford Hwy, Duluth, GA 30096 · Atlanta metro, GA Open source Capture: listing-1.png · 2026-08-29
C2 2022 Toyota Camry SE, Marietta GA VIN 4T1G11AK0NU717222	$22,095	76,234 mi +1,234 mi	2022 -1 yr	2026-08-29 0 day(s) old	Cars.com / DriveTime Marietta 502 Cobb Parkway S, Marietta, GA 30060 · Atlanta metro, GA Open source Capture: listing-2.png · 2026-08-29
C3 2022 Toyota Camry SE, Conyers GA VIN 4T1G11AKXNU689669	$22,495	52,683 mi -22,317 mi	2022 -1 yr	2026-08-29 0 day(s) old	Cars.com / Carzone 2102 Iris Drive Southwest, Conyers, GA 30094 · Atlanta metro, GA Open source Capture: listing-3.png · 2026-08-29

Deltas compare each listing to the subject vehicle. No dollar adjustment was applied for mileage, year, trim, condition, region, fees, or equipment. The shared market bucket is a claimant-selected evidence control, not independent geocoding or proof that every dealer is an equally local substitute. The report uses the group medians exactly as entered.

COMPARABLE INVENTORY

Accident-history listing group

The claimant labeled these pages as disclosing prior accident or damage history. ClaimWorth did not independently verify the disclosure or compare repair severity.

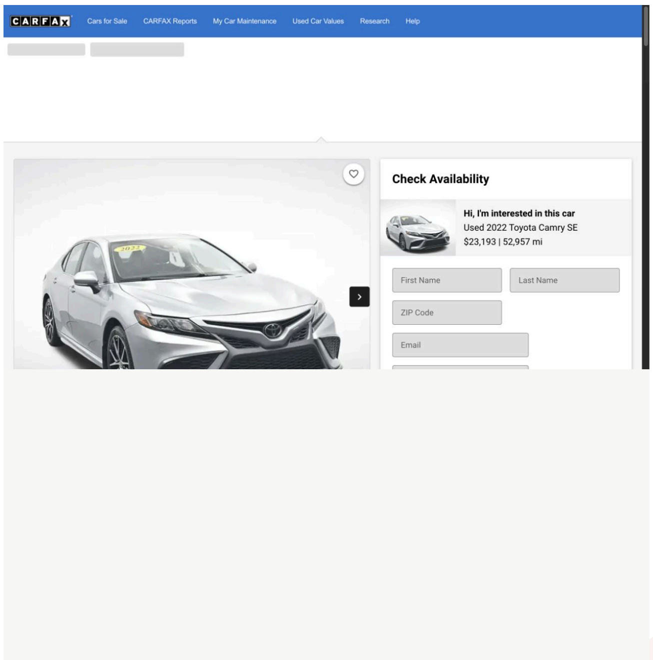
LISTING	ASK	MILEAGE / DELTA	YEAR / DELTA	VIEWED	SOURCE
A1 2022 Toyota Camry SE, Norcross GA VIN 4T1G11AKXNU627575	$19,483	96,227 mi +21,227 mi	2022 -1 yr	2026-08-29 0 day(s) old	CARFAX / Stadium Auto 1635 Beaver Ruin Rd Unit B, Norcross, GA 30093 · Atlanta metro, GA Open source Capture: listing-4-replacement-history.png · 2026-08-29
A2 2022 Toyota Camry SE, Snellville GA VIN 4T1G11AK1NU646516	$19,999	88,285 mi +13,285 mi	2022 -1 yr	2026-08-29 0 day(s) old	CARFAX / DCKG Auto Group 2301 Henry Clower Blvd SW #1, Snellville, GA 30078 · Atlanta metro, GA Open source Capture: listing-5.png · 2026-08-29

Deltas compare each listing to the subject vehicle. No dollar adjustment was applied for mileage, year, trim, condition, region, fees, or equipment. The shared market bucket is a claimant-selected evidence control, not independent geocoding or proof that every dealer is an equally local substitute. The report uses the group medians exactly as entered.

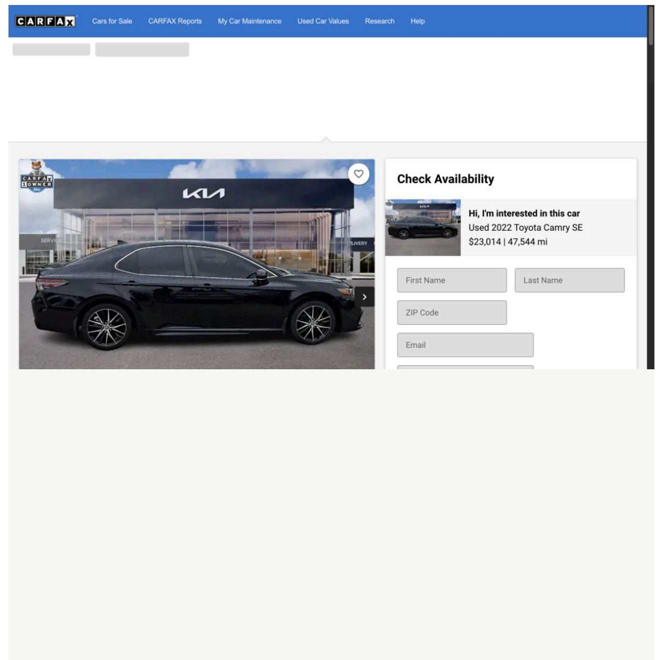
SAVED LISTING CAPTURES

What the claimant preserved

Each image below is a dated claimant-saved page capture. The image is evidence to inspect, not proof that the listing was authentic, complete, or correctly classified.



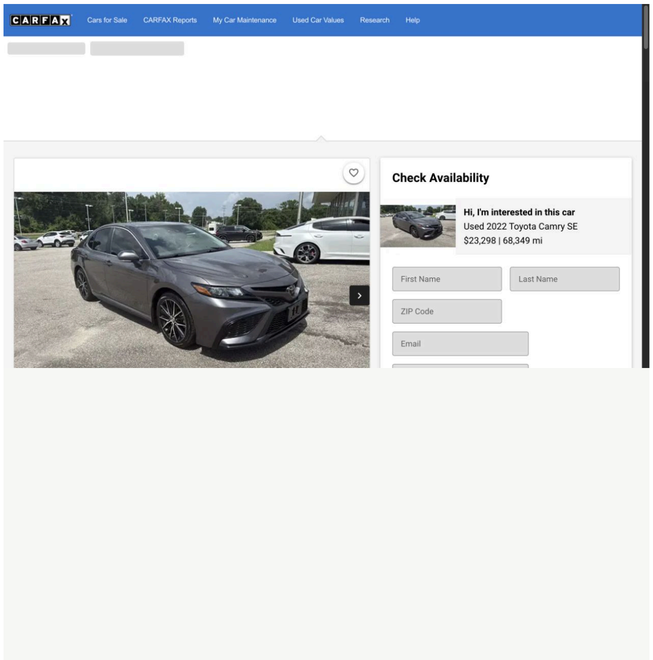
C1 - 2024 Toyota Camry SE, Duluth GA
CARFAX / VC Cars Gwinnett · 2026-08-29
https://www.carfax.com/vehicle/4T1G11AK1RU230889



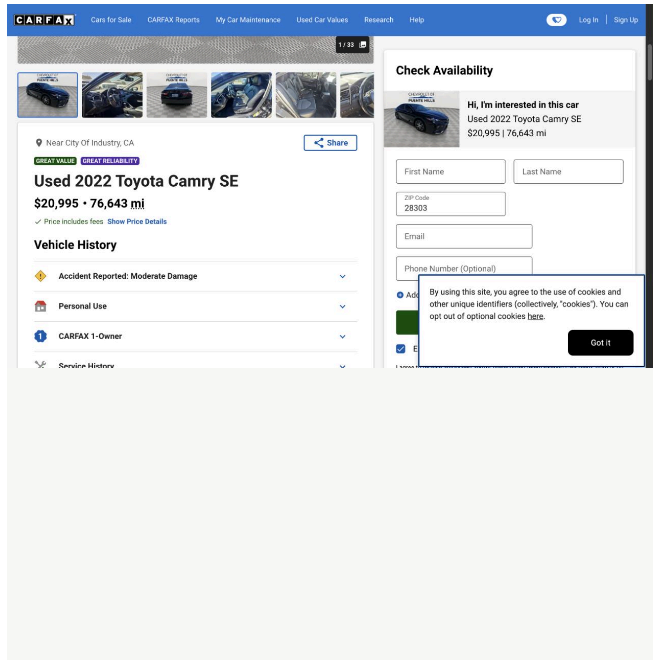
C2 - 2022 Toyota Camry SE, Marietta GA
Cars.com / DriveTime Marietta · 2026-08-29
https://www.cars.com/vehicledetail/79a6b13e-f66f-4945-8710-b1cbcd80abef/?sid=23c4bc10-20d1-46de-be9f-83b6eed3ef72

SAVED LISTING CAPTURES - CONTINUED

More source pages



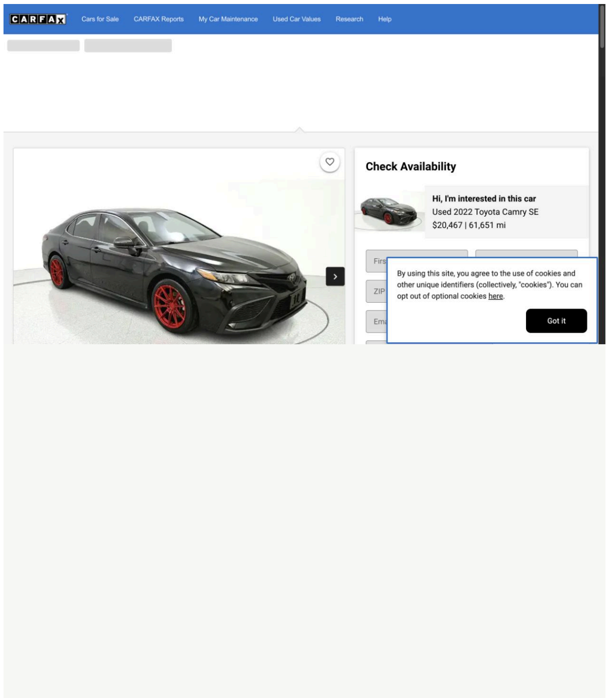
C3 - 2022 Toyota Camry SE, Conyers GA
Cars.com / Carzone · 2026-08-29
https://www.cars.com/vehicledetail/e3acbc89-38d7-41a1-9158-57e086ae28dd/?sid=23c4bc10-20d1-46de-be9f-83b6eed3ef72



A1 - 2022 Toyota Camry SE, Norcross GA
CARFAX / Stadium Auto · 2026-08-29
https://www.carfax.com/vehicle/4T1G11AKXNU627575

SAVED LISTING CAPTURES - CONTINUED

More source pages



A2 - 2022 Toyota Camry SE, Snellville GA
CARFAX / DCKG Auto Group · 2026-08-29
https://www.carfax.com/vehicle/4T1G11AK1NU646516

REPAIR AND MARKETPLACE EVIDENCE

The facts behind the history discount

A repaired vehicle can occupy a different position in the asking-price market when accident or damage history is disclosed. This package does not assume every difference was caused by the subject accident; it shows the selected listing groups and asks the insurer to address them specifically.

Claimant document manifest

FINAL REPAIR BILL	Not attached in this record
VEHICLE / REPAIR PHOTOS	Not attached in this record
MARKETPLACE-EFFECTS NOTE	Synthetic QA record only. No subject repair bill, repair photos, dealer statement, or real claimant narrative was supplied.

Preemptive source objection

The amount is not tied to a vendor's selected outcome or a proprietary formula. It is the lowest positive median gap left after every disclosed listing is removed once. The claimant selected, transcribed, saved, and declares the sources. That design reduces one-listing dependence; it does not turn asking prices into completed sales or make the document an appraisal.

REVIEW BOUNDARY

Questions this package should answer plainly

- **Are these completed sales?** No. They are dated asking prices and are labeled that way.
- **Are the vehicles identical?** No. The manifest exposes year, mileage, location, history group, and URL so a reviewer can identify a mismatch.
- **Did NHTSA verify accident history?** No. vPIC checks encoded VIN identity only. A separate vehicle-history source and the claimant's saved page support the history label.
- **Did ClaimWorth inspect the repairs?** No. The final bill, photographs, and claimant testimony remain the underlying repair evidence.

> **What the package can support**
>
> A claimant-prepared, source-linked request for a written response to specific marketplace evidence.

Independent reviewer: none engaged for this self-serve record. Do not describe the package as professionally reviewed, certified, or USPAP-compliant.

REPRODUCIBLE CALCULATION

The exact arithmetic

The observed gap is the difference between two medians. ClaimWorth then removes every listing once and recomputes it. The demand uses the lowest surviving result, not the highest or the original point estimate.

$22,095	**- $19,741**	**= $2,354**

CLEAN-HISTORY INPUTS	$21,599 / $22,095 / $22,495
CLEAN-HISTORY MEDIAN	$22,095
ACCIDENT-HISTORY INPUTS	$19,483 / $19,999
ACCIDENT-HISTORY MEDIAN	$19,741
OBSERVED ASKING-PRICE GAP	$2,354
ONE-LISTING SENSITIVITY RANGE (6 CALCULATIONS)	$2,096 to $2,612
STABILITY CLASSIFICATION	STABLE
CONSERVATIVE EVIDENCE FLOOR / DEMAND	**$2,096**

Interpret this carefully

The floor is the smallest gap that remains when each listing is removed once. That test detects dependence on one unusually high or low listing; it does not prove the remaining vehicles are truly comparable, local, accurately transcribed, or representative of completed sales.

Separate 17c-style comparison

Comparison value $22,095 x 10% cap ($2,210) x damage factor 0.50 (moderate) x mileage factor 0.40 (75,000 mi) = $442. This does not predict an offer or state that a court or regulator rejects the formula.

JURISDICTION CHECK

Georgia source note

Source-tagged entry - reviewed 2026-08-29

Third-party position	recoverable - Georgia cases recognize repair costs plus proven permanent impairment or the before-and-after value difference against the at-fault driver; insurer claim handling and direct-action procedure are separate
First-party position	recognized under qualifying coverage - Georgia Supreme Court held covered loss can include post-repair lost value and required assessment; payment depends on actual loss, policy language, and claim facts
Deadline research note	O.C.G.A. 9-3-31 states a 4-year period for actions for injuries to personalty. First-party contract or policy claims can involve a different limitations analysis or contractual deadline; confirm the applicable clock before relying.
Authority recorded	Morrison v. Kicklighter, 329 Ga. App. 630, 765 S.E.2d 774 (2014) (third-party tort claim); State Farm Mut. Auto. Ins. Co. v. Mabry, 274 Ga. 498 (2001) (first-party policy claim); O.C.G.A. § 9-3-31

Open each source supporting the separate entries:

- **Third-party claim context - Morrison v. Kicklighter:** https://law.justia.com/cases/georgia/court-of-appeals/2014/a14a0945.html
- **First-party policy authority - State Farm v. Mabry:** https://law.justia.com/cases/georgia/supreme-court/2001/s01a0982-1.html
- **Property-damage limitation period - O.C.G.A. 9-3-31 (2025):** https://law.justia.com/codes/georgia/title-9/chapter-3/article-2/section-9-3-31/

Boundary

This section reproduces a source-tagged research note. It is not an attorney opinion, a complete survey of the law, or a decision about this claim. Laws, policy language, procedure, and deadlines can change or turn on facts not entered here.

METHOD AND LIMITS

What this document is - and is not

It is

- [ ] An organizer for claimant-supplied public listing facts.
- [ ] A reproducible median-to-median asking-price comparison.
- [ ] A written request for an evidence-specific insurer response.
- [ ] A self-help sequence the claimant reviews and sends.

It is not

- [ ] A licensed or USPAP appraisal.
- [ ] A vehicle inspection or certified history check.
- [ ] An expert opinion or completed-sale analysis.
- [ ] Legal advice, representation, adjusting, or a recovery promise.

When this package is not enough

Consider a licensed independent appraiser or qualified attorney when the insurer requires one in writing, the claim is unusually large or complex, repair quality or prior history is disputed, expert testimony may be needed, or the court's evidence rules may exclude a paper-only showing.

Preserve the evidence before sending

1. Open every listing URL and confirm the VIN, year, model, trim, mileage, price, seller, location, and history disclosure.
2. Save a dated PDF or full-page screenshot of each listing. URLs can change or disappear.
3. Save the repair invoice, accident report, vehicle-history report, photos, and any written insurer offer.
4. Do not sell or trade the vehicle before resolving the claim without understanding how that affects inspection and proof.
5. Keep the exact packet you sent and proof of delivery. Do not silently substitute later listings.

Calculation identity

Method version: CW-EVIDENCE-2.1
SHA-256 input fingerprint:

1e9d25a854ec36d2dae4b384080ca6595317bb5f28630671bf34dc655eced3ac

The fingerprint changes if a calculation input changes. It helps compare two copies of this packet; it is not a digital signature, identity check, timestamp service, or proof that any source was authentic.

SOURCE MANIFEST

Every listing used in the arithmetic

ID / VIN	GROUP	SOURCE / DISPLAYED LOCATION	CAPTURE CONTROLS	VIEWED	PUBLIC URL RECORDED
C1 4T1G11AK1RU230889	Clean history	CARFAX / VC Cars Gwinnett 4132 Buford Hwy, Duluth, GA 30096 Atlanta metro, GA	copied-facts assist page confirmed · NHTSA identity checked · capture listing-1.png	2026-08-29	https://www.carfax.com/vehicle/4T1G11AK1RU230889
C2 4T1G11AK0NU717222	Clean history	Cars.com / DriveTime Marietta 502 Cobb Parkway S, Marietta, GA 30060 Atlanta metro, GA	copied-facts assist page confirmed · NHTSA identity checked · capture listing-2.png	2026-08-29	https://www.cars.com/vehicledetail/79a6b13e-f66f-4945-8710-b1cbcd80abef/?sid=23c4bc10-20d1-46de-be9f-83b6eed3ef72
C3 4T1G11AKXNU689669	Clean history	Cars.com / Carzone 2102 Iris Drive Southwest, Conyers, GA 30094 Atlanta metro, GA	copied-facts assist page confirmed · NHTSA identity checked · capture listing-3.png	2026-08-29	https://www.cars.com/vehicledetail/e3acbc89-38d7-41a1-9158-57e086ae28dd/?sid=23c4bc10-20d1-46de-be9f-83b6eed3ef72
A1 4T1G11AKXNU627575	Accident history	CARFAX / Stadium Auto 1635 Beaver Ruin Rd Unit B, Norcross, GA 30093 Atlanta metro, GA	copied-facts assist page confirmed · NHTSA identity checked · capture listing-4-replacement-history.png	2026-08-29	https://www.carfax.com/vehicle/4T1G11AKXNU627575

The manifest records claimant-supplied URLs, visible confirmations, and calculation fields at generation time. NHTSA checks only encoded VIN identity. These records do not prove a source was authentic, complete, or correctly classified.

SOURCE MANIFEST - CONTINUED

More listing records

ID / VIN	GROUP	SOURCE / DISPLAYED LOCATION	CAPTURE CONTROLS	VIEWED	PUBLIC URL RECORDED
A2 4T1G11AK1NU646516	Accident history	CARFAX / DCKG Auto Group 2301 Henry Clower Blvd SW #1, Snellville, GA 30078 Atlanta metro, GA	copied-facts assist page confirmed · NHTSA identity checked · capture listing-5.png	2026-08-29	https://www.carfax.com/vehicle/4T1G11AK1NU646516

The manifest records claimant-supplied URLs, visible confirmations, and calculation fields at generation time. NHTSA checks only encoded VIN identity. These records do not prove a source was authentic, complete, or correctly classified.

CLAIMANT SOURCE DECLARATION

Audit-replay declaration - do not sign

I, QA Replay - Do Not Send, declare that I personally reviewed the public listing URLs reproduced in this report; transcribed the displayed VIN, vehicle description, mileage, asking price, dealer location, and access date to the best of my knowledge; did not knowingly alter a listing's facts; and understand that an insurer, court, appraiser, or other reviewer may require the original page, a screenshot, testimony, or additional foundation.

I understand that ClaimWorth did not inspect the vehicle, verify the listing pages or history labels, provide a licensed appraisal, or determine whether this document is admissible.

Signature

Date

This is an unsworn claimant declaration template, not a notarization, affidavit, expert certification, or representation that a particular court will admit the listings. Confirm local requirements before use.

OWNER-SENT CLAIM PACKAGE

What to send, what to keep, and when to escalate

A report is ammunition, not an outcome. Review every template, delete statements that are not true, attach the listed evidence, and send each step yourself.

1. The Evidence Demand	[not sent - audit replay]
2. The Written Follow-up	[not sent - audit replay] + 21 days without substantive response
3. The Regulator Record	14 days after second notice
4. The Court Preparation File	after step 3 or on a separately confirmed deadline

Before using any template

Confirm the recipient, claim number, date of loss, liability posture, policy language, state deadline, proper defendant, court limit, venue, fees, and evidence rules. ClaimWorth does not file, send, negotiate, monitor, or represent you.

STEP 1

Demand letter

QA Replay - Do Not Send
[synthetic test record]
[not applicable]

August 30, 2026

QA Replay - No Insurer - Claims Department
Attention: [not applicable]
Re: Claim QA-REPLAY-DO-NOT-SEND
Date of loss: [synthetic test date]
Vehicle: 2023 Toyota Camry SE

To whom it may concern:

I am presenting a claim for the diminished value of the vehicle identified above. The repairs do not address the separate question of whether the recorded accident changed the vehicle's current market position.

The enclosed claimant-prepared evidence report compares public asking prices. The median clean-history listing is $22,095. The median accident-history listing is $19,741. The observed difference is $2,354. ClaimWorth then removed each listing once and recomputed the gap. Those 6 calculations ranged from $2,096 to $2,612. I use the lowest surviving figure, $2,096, as my demand rather than the higher point estimate.

The report reproduces a source-tagged Georgia research note and records this authority: Morrison v. Kicklighter, 329 Ga. App. 630, 765 S.E.2d 774 (2014) (third-party tort claim); State Farm Mut. Auto. Ins. Co. v. Mabry, 274 Ga. 498 (2001) (first-party policy claim); O.C.G.A. § 9-3-31. Please review the cited source and the actual claim facts rather than treating this sentence as a legal opinion.

The report also shows a separate 17c-style calculation of $442 for comparison. I ask that you address the identified market evidence instead of relying only on that formula.

I demand $2,096 and request a substantive written response within 30 days. If you reject a listing, please identify it and state the specific mismatch. If you use different comparables or adjustments, please provide them in writing so I can review the basis of your position.

I would prefer to resolve this directly and will consider contrary evidence you provide. The report and its source manifest are enclosed.

Sincerely,
QA Replay - Do Not Send

ClaimWorth is not a law firm, public adjuster, or licensed appraisal service. The claimant selected the evidence, reviews this template, and sends it.

WRITTEN REBUTTAL LIBRARY

Match the response - not every script

Use only the paragraph that answers the insurer's actual written position. Asking for specifics is stronger than accusing the adjuster of bad faith.

If they say repairs erased the value loss

> Their position: "The vehicle was fully repaired to pre-loss condition, so there is no diminished value."

Repair quality is not the measure of inherent diminished value. The vehicle now carries a reported accident on its history, and the market prices that history: the enclosed comparables show equivalent clean-history vehicles listing at $22,095 while accident-branded equivalents list at $19,741. That gap exists regardless of repair quality, and it is the loss claimed.

If they say there is no loss until a sale

> Their position: "Diminished value is not realized until you actually sell the vehicle."

This claim concerns the vehicle's present market position after the reported accident, not a prediction about a future sale. The attached listings are offered as evidence of the current asking-price difference. Please identify the policy language or state authority supporting a different measure and provide any market evidence used to evaluate the claim.

If they point to an earlier accident

> Their position: "The vehicle had prior damage history, so this accident caused no additional diminished value."

The earlier history should be accounted for rather than ignored. If the insurer believes the current loss caused no additional value change, please provide the vehicle-history assumptions, matched comparables, and adjustment method used for that conclusion so I can address them in writing.

Answer only the point they made

If they rely only on a 17c-style formula

> Their position: "We calculated your diminished value using the industry-standard 17c formula."

The enclosed report does not ask you to accept a severity formula. It documents a $2,354 asking-price gap from identified listings, while the 17c-style comparison is $442. Please address the listed market evidence and identify any contrary comparables or adjustments used in your evaluation.

If they say the clean-history value is unsupported

> Their position: "You have not documented the vehicle's pre-accident value."

Pre-accident fair market value is documented in the enclosed report from 3 contemporaneous clean-history comparable listings (median $22,095), each identified by source. If the insurer disputes these comparables, please identify which and provide the insurer's own matched comparables in writing.

If they dispute your comparable listings

> Their position: "Your comparable vehicles are not sufficiently similar or local."

Please identify each listing you reject and the specific mismatch (year, trim, mileage, location, condition, or history). The report provides 3 clean-history and 2 accident-history URLs with dates and mileage. I will replace a materially mismatched listing; please also provide the comparables and adjustments used in your own valuation.

Answer only the point they made

If they say they do not accept third-party reports

> Their position: "We do not accept third-party diminished-value reports."

Please treat the attachment as claimant-supplied market evidence, not as a request to accept a credential or vendor. If you decline to consider it, please state the policy language, claim-handling rule, and market evidence used for your valuation in writing.

If they stop responding

> Their position: No substantive written response after the stated response date.

I am following up on the documented diminished-value demand of $2,096. Please confirm receipt and provide either a payment position or a written, evidence-specific explanation within 14 days. If I receive neither, I will consider the regulator-complaint and court options available in my state after confirming the applicable rules.

WRITTEN RESPONSE CONTROLS

Keep the exchange specific and on the record

Use one sentence at a time in email or a letter. These are record-building prompts, not negotiation services or instructions to accuse an adjuster of misconduct.

1. Please respond in writing and identify each listing you reject and the specific mismatch.
2. Please provide the comparables, adjustments, policy language, or claim-handling rule used for your position.
3. I will review contrary evidence. I am asking for a documented valuation, not acceptance of a vendor credential.
4. Please confirm receipt and the date by which I should expect a substantive written response.

> **Tax treatment not determined**
>
> ClaimWorth does not provide tax advice and does not state whether a payment is taxable. Keep the settlement and repair records and ask a qualified tax professional about your facts.

STEP 2 - [NOT SENT - AUDIT REPLAY] + 21 DAYS WITHOUT SUBSTANTIVE RESPONSE

The Written Follow-up

SECOND NOTICE - RESPONSE REQUIRED

QA Replay - Do Not Send
August 30, 2026

QA Replay - No Insurer - Claims Department
Re: Claim QA-REPLAY-DO-NOT-SEND - diminished value demand of [not sent - audit replay] (no substantive response)

On [not sent - audit replay] I sent a documented diminished-value demand of $2,096, supported by 5 identified comparable listings. As of today I have received not applicable.

Please provide, within 14 days:
1. Payment of the documented amount, OR
2. A written denial stating the specific basis, addressing the enclosed market evidence, and identifying the insurer's own comparables.

Absent either, I will consider a consumer complaint with the Office of the Commissioner of Insurance and Safety Fire (Georgia) and the court options available in my state after confirming the correct defendant, venue, deadline, and recoverable costs.

Sincerely,
QA Replay - Do Not Send

STEP 3 - 14 DAYS AFTER SECOND NOTICE

The Regulator Record

STATE INSURANCE REGULATOR COMPLAINT - DRAFT

File online: https://oci.georgia.gov/file-consumer-insurance-complaint (Office of the Commissioner of Insurance and Safety Fire (Georgia))

COMPLAINT NARRATIVE (paste into the portal):

On [synthetic test date] my vehicle (2023 Toyota Camry) was damaged in an accident. QA Replay - No Insurer is handling claim QA-REPLAY-DO-NOT-SEND. Before sending, I will replace this sentence with an accurate statement of the liability and repair posture.

On [not sent - audit replay] I submitted a documented diminished-value demand of $2,096, supported by 5 identified comparable listings with sources. On [not sent - audit replay] I sent a second notice requesting payment or a written, evidence-specific denial within 14 days.

The insurer has not applicable. I ask the Department to review the handling under the claim-settlement requirements that apply in this state and to request the insurer's written response.

Attachments: (1) evidence report with comparables; (2) demand letter of [not sent - audit replay]; (3) second notice of [not sent - audit replay]; (4) any insurer responses.

STEP 4 - AFTER STEP 3 OR ON A SEPARATELY CONFIRMED DEADLINE

The Court Preparation File

SMALL-CLAIMS FILING KIT - Georgia

WHAT THIS IS: a preparation checklist, not a prediction that filing will cause payment. Court rules, defendants, evidence standards, fees, and permitted assistance vary. Confirm each item with the court clerk or a licensed attorney.

1. VENUE: Magistrate Court. Claim limit: $15,000 (Georgia).
2. DEFENDANT: do not assume the insurer is the proper defendant. In many tort claims the defendant is the at-fault driver, but direct-action, contract, subrogation, government-claim, and first-party rules vary. Confirm before filing.
3. FILING: bring the accident report, your evidence report, both letters, and the current fee shown by the county Magistrate Court (fees vary by county) for the filing fee. Ask the clerk for the small-claims complaint form - they handle these daily and will walk you through service of process.
4. WHAT TO SAY TO THE CLERK: "I want to file a small claim for vehicle diminished value from a car accident. Here is my evidence." That is all.
5. EVIDENCE FOR THE HEARING (paper-only evidence can draw hearsay or foundation objections; confirm what declaration, testimony, or witness your court requires):
   - Print the full report; bring THREE copies (you, judge, defense).
   - Print each comparable listing yourself, dated.
   - Ask the county Magistrate Court which foundation, declaration, testimony, or witness is required for saved web listings and repair records.
   - Your own testimony matters: YOU can testify to what you paid, what the dealer/Carvana offered after the accident, and what the listings show. Bring any before/after instant offers (Carvana/CarMax/KBB) - dated.
6. SETTLEMENT OR HEARING: get any settlement in writing before dismissing the case. If the case proceeds, follow the court's deadlines and evidence rules.
7. JUDGMENT: if you win and payment does not arrive, ask the clerk which judgment-enforcement procedures are available. ClaimWorth does not provide collection or legal services.
8. MOTOR-VEHICLE AGENCY LEVER: withheld. ClaimWorth did not verify a Georgia DMV or registration-enforcement route for this kind of judgment from an official source. Do not threaten license or registration action based on this packet.

Timeline so far: demand [not sent - audit replay] → second notice [not sent - audit replay] → DOI complaint [not filed - audit replay] → filing.

CLAIM FILE CONTROL

Written record and attachment checklist

DATE	DOCUMENT / EVENT	SENT TO / RECEIVED FROM	DELIVERY PROOF OR RESPONSE

Packet inventory

- [ ] Signed demand or follow-up letter
- [ ] Evidence report and source manifest
- [ ] Saved captures of every comparable listing
- [ ] Repair invoice and estimate
- [ ] Vehicle-history report showing the accident, if available
- [ ] Accident report and liability correspondence
- [ ] Vehicle and repair photos
- [ ] Insurer offer, denial, valuation, and later responses
- [ ] Proof of delivery