

DIMINISHED VALUE VALUATION REPORT

Diminished Value Valuation Report

2022 Honda Accord EX-L

Prepared for claim review | Case DONUT-SAMPLE | Report date July 27, 2026

INDICATED INHERENT DIMINISHED VALUE	ADJUSTED LISTING MEDIAN - NO REPORTED ACCIDENT	\$26,425
\$3,040	LESS: ADJUSTED LISTING MEDIAN - REPAIRED COLLISION	- \$23,385
DIFFERENCE IN ADJUSTED LISTING-PRICE MEDIANS	INDICATED INHERENT DIMINISHED VALUE	\$3,040
3 listings: no reported accident 3 listings: reported repaired collision Observed July 25, 2026		

The indicated inherent diminished value equals the difference between the adjusted median asking prices of the two comparable groups identified in this report.

Subject Vehicle and Claim Information

VIN	MILEAGE
1HGCM82633A004352	32,450 miles
ACCIDENT DATE	REPAIRS COMPLETED
May 18, 2026	June 24, 2026
FINAL REPAIR TOTAL	MARKET AREA
\$8,240	Los Angeles and Orange County, California
INSURER	CLAIM NUMBER
Sample Insurance	SAMPLE-CLAIM
REPORT PURPOSE	INTENDED USERS
Estimate inherent diminished value for review of the identified property-damage claim.	Sample Customer and Sample Insurance
VALUATION EFFECTIVE DATE	REVIEW TYPE
July 25, 2026	Desktop analysis; no physical inspection performed

ASSIGNMENT AND SCOPE

Assignment, Scope, and Methodology

This analysis compares current advertised asking prices for comparable vehicles whose cited sources report no accident history with comparable repaired vehicles whose cited sources report collision history. The repair total is presented as claim context and is not used as a fixed percentage or multiplier.

This is a desktop analysis. No physical inspection was performed. Subject condition and repair completion are based on the submitted records and photographs identified below.

DEFINITION OF INHERENT DIMINISHED VALUE

For purposes of this report, inherent diminished value means the difference, if any, attributable to documented collision history between a properly repaired vehicle and an otherwise comparable vehicle without reported collision history.

Damage and Repair Information

SAMPLE ONLY. Rear bumper, rear body-panel, adjacent rear unibody structure, refinishing, dimensional measurement, calibration, and related repair operations were completed according to the illustrative repair record.

Documents and Information Reviewed

- 01 Repair record - illustrative-sample-repair-record.pdf
- 02 Damage or repair photos - illustrative-exterior-damage.jpg
- 03 Damage or repair photos - illustrative-exposed-structure.jpg
- 04 Damage or repair photos - illustrative-structural-measurement.jpg
- 05 Damage or repair photos - illustrative-completed-repair.jpg

Valuation Methodology

01 Subject data verification

Review the subject vehicle, mileage, claim information, repair record, and market area.

02 Comparable selection

Select two source-documented groups with similar year, model, trim, mileage, and geography.

03 Market adjustments

Apply a signed adjustment only when a documented material difference affects comparability.

04 Median analysis

Compare the adjusted listing-price medians. The indicated amount cannot be less than \$0.

COMPARABLE SELECTION PARAMETERS

SAMPLE ONLY. Listings were selected from a similar year, trim, mileage band, and Southern California market.

EXHIBIT A

Photographic Documentation

These synthetic images are included solely to demonstrate report format. They do not depict the subject vehicle or an actual loss, repair, measurement, or inspection and were not considered in the illustrative valuation.



Figure 1. Illustrative pre-repair view of exterior rear-impact damage.

Source file: illustrative-exterior-damage.jpg



Figure 2. Illustrative pre-repair view with exterior components removed, showing damage to the rear body-panel area and adjacent unibody structure.

Source file: illustrative-exposed-structure.jpg



Figure 3. Illustrative view of structural measuring equipment. No case measurement values are shown.

Source file: illustrative-structural-measurement.jpg



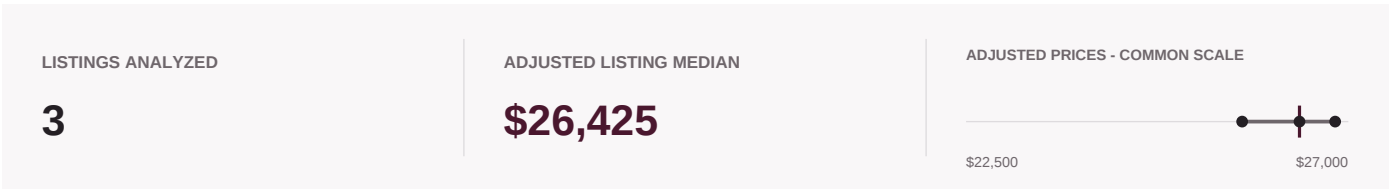
Figure 4. Illustrative post-repair exterior view. Visual appearance alone does not establish repair quality or dimensional accuracy.

Source file: illustrative-completed-repair.jpg

COMPARABLE LISTING ANALYSIS

No Reported Accident History Comparables

This selected group consists of advertised vehicles whose cited sources report no accident history. Each asking price is adjusted only for a documented material difference from the subject vehicle.



ID	VEHICLE	Mileage	List price	Adjustment	Adjusted price
01	2022 Honda Accord EX-L	31,000	\$25,900	-\$150	\$25,750
02	2022 Honda Accord EX-L	32,700	\$26,400	+\$25	\$26,425
03	2022 Honda Accord EX-L	34,400	\$26,900	-\$55	\$26,845

Comparable source documentation

SOURCE 01 | Sample Marketplace | OBSERVED July 25, 2026

2022 Honda Accord EX-L | 31,000 miles | Orange County, CA

Reported history: Sample listing states no accidents or damage in the supplied history description.
Adjustment basis: Mileage adjustment: 1,450 fewer miles than the subject at \$0.10 per mile = -\$145; rounded to -\$150.
<https://example.com/sample-listing/1/a-very-long-source-path-for-layout-validation>

SOURCE 02 | Sample Marketplace | OBSERVED July 25, 2026

2022 Honda Accord EX-L | 32,700 miles | Los Angeles, CA

Reported history: Sample listing states no accidents or damage in the supplied history description.
Adjustment basis: Mileage adjustment: 250 additional miles above the subject at \$0.10 per mile = +\$25.
<https://example.com/sample-listing/2/a-very-long-source-path-for-layout-validation>

SOURCE 03 | Sample Marketplace | OBSERVED July 25, 2026

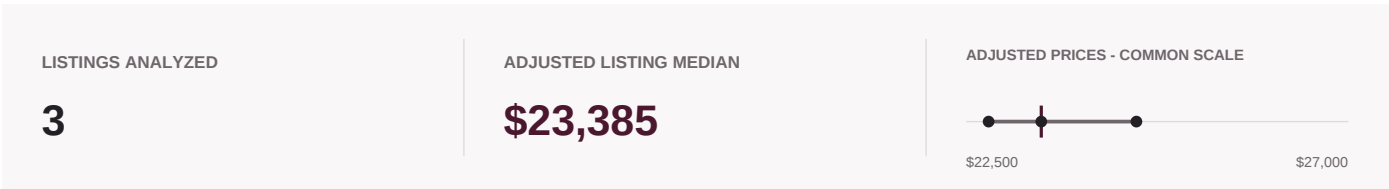
2022 Honda Accord EX-L | 34,400 miles | Orange County, CA

Reported history: Sample listing states no accidents or damage in the supplied history description.
Adjustment basis: Mileage adjustment: 1,950 additional miles at \$0.10 per mile = +\$195. Equipment adjustment for listed premium equipment not documented on the subject = -\$250. Net adjustment = -\$55.
<https://example.com/sample-listing/3/a-very-long-source-path-for-layout-validation>

COMPARABLE LISTING ANALYSIS

Reported Repaired Collision Comparables

This selected group consists of repaired, roadworthy vehicles whose cited sources report collision history. Salvage, rebuilt, flood, unrepaired, and sources with insufficient history information are excluded.



ID	VEHICLE	Mileage	List price	Adjustment	Adjusted price
04	2022 Honda Accord EX-L	36,100	\$22,400	+\$365	\$22,765
05	2022 Honda Accord EX-L	37,800	\$23,100	+\$285	\$23,385
06	2022 Honda Accord EX-L	39,500	\$23,800	+\$705	\$24,505

Comparable source documentation

SOURCE 04 | Sample Marketplace | OBSERVED July 25, 2026

2022 Honda Accord EX-L | 36,100 miles | Los Angeles, CA

Reported history: Sample listing states one prior collision, completed repairs, clean title, and roadworthy condition.

Adjustment basis: Mileage adjustment: 3,650 additional miles above the subject at \$0.10 per mile = +\$365.

<https://example.com/sample-listing/4/a-very-long-source-path-for-layout-validation>

SOURCE 05 | Sample Marketplace | OBSERVED July 25, 2026

2022 Honda Accord EX-L | 37,800 miles | Orange County, CA

Reported history: Sample listing states one prior collision, completed repairs, clean title, and roadworthy condition.

Adjustment basis: Mileage adjustment: 5,350 additional miles at \$0.10 per mile = +\$535. Equipment adjustment for listed premium equipment not documented on the subject = -\$250. Net adjustment = +\$285.

<https://example.com/sample-listing/5/a-very-long-source-path-for-layout-validation>

SOURCE 06 | Sample Marketplace | OBSERVED July 25, 2026

2022 Honda Accord EX-L | 39,500 miles | Los Angeles, CA

Reported history: Sample listing states one prior collision, completed repairs, clean title, and roadworthy condition.

Adjustment basis: Mileage adjustment: 7,050 additional miles above the subject at \$0.10 per mile = +\$705.

<https://example.com/sample-listing/6/a-very-long-source-path-for-layout-validation>

VALUATION CONCLUSION

Conclusion of Value

Based on the documents reviewed and comparable listing analysis described in this report, the indicated inherent diminished value of the subject vehicle as of July 25, 2026 is \$3,040.

The adjusted median asking price for the no reported accident history group is \$26,425, compared with \$23,385 for the reported repaired collision group.

VALUATION RECONCILIATION	
Adjusted listing-price median - no reported accident history	\$26,425
Less: adjusted listing-price median - reported repaired collision	(\$23,385)
Indicated inherent diminished value	\$3,040

Documentation

The preceding schedules identify 6 comparable sources, their observation dates, reported histories, asking prices, and the basis for each non-zero adjustment.

Analyst Attestation

Report reviewed by Sample Reviewer, Market Valuation Analyst. Report date: July 27, 2026.

The analyst attests, to the best of their knowledge and based on the identified documents and market sources, that the factual summaries are accurate, the described methodology was applied consistently, and the conclusion was developed impartially. Donut's compensation was not contingent on the value conclusion or outcome of the claim.

Assumptions and Limiting Conditions

Advertised asking prices indicate market position and are not confirmed sale prices. Listing and vehicle-history information is attributed to the third-party sources and observation dates identified in this report. No physical inspection was performed; proper repair completion and current vehicle condition are assumed from the submitted records. This analysis addresses diminished value only and does not determine coverage, liability, legal rights, or claim deadlines.