

**Welcome to Forrest Law.
Superior client service.
That's our philosophy.**

We know the things that are important to you – your home, your business, your family and your rights – and we work with you one-on-one to come up with the solutions you need. Our firm offers a wide range of services including Diminished Value Claims, Personal Bankruptcy, Mortgage Defense, Consumer Law, Tort and Contract Issues, Employment, and Taxi Industry Proceedings.

FORREST LAW
25 Spring Street, Wethersfield, CT 06109
T: (860) 757-3828 **F:** (860) 372-4839
W: www.matthewforrestlaw.com
E: matthew@matthewforrestlaw.com

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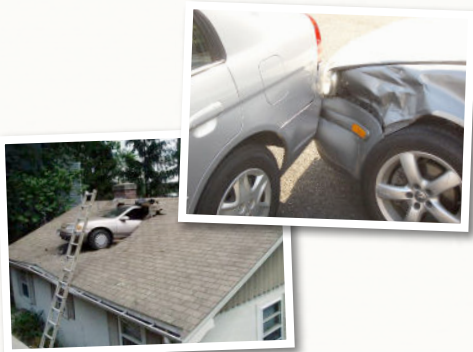
**ALL ABOUT DIMINISHED
VALUE**

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or

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Diminished Value of an Automobile FAQ's

What is diminished value?

Diminished value is the lost market value when a car is damaged. Even though a car has been completely repaired, it has lost value for a number of reasons. First, it has lost value because of the perception that a damaged car is not as valuable as an undamaged car. Consumers purchasing cars automatically place less value on a previously damaged car. Second, frequently repair shops are unable to duplicate many of the processes available only to manufacturers. Only manufacturers can offer emersion rust proofing, baked on finishing, etc.

How does this affect me?

When an auto-insurance company issues a check for repairs, they are paying for the cost of the repairs only. They are not paying you for the inherent loss in value of the car.

How do I recoup this loss?

Forrest Law works with a vehicle appraiser to generate a report and occasionally file papers in court to force the insurance company to pay for the loss in value of the auto, loss that is rightfully owed to the owner.

How much will this cost me?

This process will cost you nothing. The legal work is based on a contingency fee. We will only charge you if we are able to recover damages.

I only had a minor accident. Can I still recover damages?

Absolutely. Many times small accidents recover more damages than large ones. Seemingly minor accidents or accidents at slow speeds often cause significant damage that is unseen or unapparent. Also, all accidents, no matter the size, have a significant negative effect on the market value of your car.

My insurance company says that state law does not allow for a diminished value claim. Is that true?

Insurance companies will often try to avoid paying these claims. Diminished value and case law supporting this type of claim has been in existence for nearly 100 years.

My insurance company says that my vehicle was properly repaired and has therefore not suffered diminished value. What can I do?

Most insurance companies are reluctant to pay this type of claim. An inherent diminished value claim is based on the idea that a vehicle has already been properly repaired. The vehicle is still worth less because it is not what it was before the accident. A brand new vehicle is not made brand new again by repairing it following an accident.

Will this make my insurance premiums rise?

This should not increase your insurance premium because the claim is filed with the insurance company of the person who caused the accident. Of course, if you have concerns, you should contact your insurance agent or carrier.

How long will this process take?

A required appraisal will take about 2 weeks to process and many claims settle within 90 days. Occasionally claims may take longer depending on the complexity of facts or circumstances.

For more information, please contact Forrest Law at **860-757-3828** or at matthew@matthewforrestlaw.com or take a look at our web site matthewforrestlaw.com.

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Examples of recent diminished value claims and their values

Some of these had very little apparent damage on the outside and were caused by slow moving vehicles.

2002 BMW 325I

\$5,500 DIMINISHED VALUE

Minor rear end accident under 5 mph during a New England Snow Storm. Only a scratch upon visual inspection.



Wethersfield, Connecticut.

2009 MAZDA 5

\$3,125 DIMINISHED VALUE

Moderate damage to front right quarter of car. Slow accident, and drivable after accident.



Bloomfield, Connecticut.

2004 BMW 530I

\$4,650 DIMINISHED VALUE

Left rear moderate damage to vehicle. No injuries. Car was parked when struck.



Simsbury, Connecticut.