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Ask most drivers whether a high-mileage car can still generate a meaningful diminished value claim and you will get one of two answers: a confident no, or a long pause followed by a shrug. Both responses are wrong. Mileage does affect a **diminished value claim**, but not in the way most people assume, and the way insurance companies use mileage to calculate your loss is one of the most criticized problems in the entire claim process.

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## Why Mileage Is Part of the Calculation in the First Place

When an insurance company evaluates a diminished value claim, they are trying to measure how much your vehicle lost in resale value because of its accident history. Mileage enters that equation because higher-mileage vehicles are generally worth less in the market to begin with. A car at 90,000 miles commands less than the same car at 25,000 miles, and that gap is real regardless of any accident. The logic, from the insurer's perspective, is that a vehicle already discounted for mileage has less market value left to lose.

That reasoning is defensible in theory. The problem is in how it gets applied.

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## The 17c Formula and Its Mileage Multiplier Problem

Most insurers use a methodology known as the 17c formula to calculate diminished value. It starts with 10% of the vehicle's book value, then applies a damage multiplier based on severity, then applies a mileage multiplier based on odometer reading. The mileage multipliers are tiered, ranging from 1.0 for vehicles under 20,000 miles down to 0.0 for vehicles over 100,000 miles.

That last number is worth sitting with. Under the 17c formula, a vehicle with more than 100,000 miles on it receives a mileage multiplier of zero, which means its calculated diminished value is zero, regardless of how significant the accident damage was, regardless of what the car actually sold for before the accident, and regardless of what comparable vehicles with clean histories are trading for in the current market.

*A 2020 truck worth \$28,000 with 105,000 miles that suffers \$14,000 in frame and structural damage gets a diminished value of \$0.00 under the 17c formula. That is not an edge case. It is a predictable outcome of how the formula is structured.*

The second problem is double-counting. The vehicle's book value, which the 10% cap is applied to, already reflects the mileage discount. Black Book, NADA, and KBB all reduce a vehicle's value as mileage increases. When the 17c formula applies an additional mileage multiplier on top of an already mileage-adjusted base value, it counts mileage twice. Independent appraisers have criticized this consistently, and the criticism is mathematically sound.

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## What Mileage Actually Does to Your Real-World Diminished Value

The market does not operate the way the 17c formula does. Buyers looking at two identical vehicles, one with 70,000 miles and a clean Carfax and one with 70,000 miles and accident history, will discount the second one. That discount is real, measurable, and not zero. The accident history is an independent factor from the mileage. Buyers price both, separately.

What changes with mileage is the size of that discount, not its existence. Here is how it tends to play out across odometer ranges:

Mileage Range	Pre-Accident Value Impact	Typical DV Range	17c Multiplier
0 to 20,000	Minimal depreciation	10% to 25% of ACV	1.00
20,001 to 40,000	Moderate depreciation	8% to 20% of ACV	0.80
40,001 to 60,000	Normal depreciation	6% to 16% of ACV	0.60
60,001 to 80,000	Elevated depreciation	4% to 12% of ACV	0.40
80,001 to 100,000	High depreciation	3% to 10% of ACV	0.20
Over 100,000	Significant depreciation	2% to 8% of ACV	0.00

The real-world DV ranges in this table are illustrative, not formula outputs. They reflect what independent appraisers and market data show when actual comparable sales are used as the benchmark. The contrast with the 17c multiplier column is the point: the formula produces zero where the market produces a measurable, nonzero loss.

## High-Mileage Vehicles That Still Carry Real Diminished Value

The category where this matters most is working trucks, commercial vehicles, and high-demand used models. A well-maintained diesel pickup at 120,000 miles can still be worth \$30,000 to \$40,000 in today's market. Buyers of these vehicles are not casual shoppers. They are tradespeople, small business owners, and fleet managers who know exactly what they are looking at. They absolutely notice accident history, and they price it in.

The same logic applies to late-model luxury vehicles that happen to have accumulated higher mileage under a previous owner or a lease. A \$45,000 SUV at 85,000 miles still has significant market value, and a Carfax with structural repair will still produce a lower sale price than an identical clean-history unit.

If an insurer hands you a \$0 diminished value figure because your odometer crossed 100,000 miles, that number is not a market-based conclusion. It is a formula output, and formulas can be challenged with real comparable data. Our guide on [how to document a diminished value claim](#) walks through what evidence actually moves insurers during a dispute.

## Newer Vehicles and Mileage: Why Low Odometer Readings Matter More

On the opposite end of the spectrum, low-mileage vehicles suffer the sharpest percentage loss from accident history. A two-year-old vehicle with 18,000 miles had a very specific market position before the accident. Buyers seeking a nearly-new car with no history are a distinct and motivated segment. Losing that buyer pool entirely, because any Carfax check eliminates those buyers from the conversation, is a measurable financial loss.

For these vehicles, the **diminished value claim** can represent a significant percentage of the vehicle's total pre-accident value. An independent appraisal is particularly important here because the gap between the formula output and the real market impact tends to be largest in this segment.

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## How to Push Back on a Mileage-Based DV Denial or Undervaluation

If you receive a diminished value offer that applies the 17c mileage multiplier and produces a number you believe does not reflect the actual market impact, you have options. The claim is not closed until you sign off on it.

- **Request the insurer's full calculation.** Ask them to provide the specific formula used, the base value, the damage multiplier applied, and the mileage multiplier. You are entitled to understand how they arrived at the figure.
- **Gather current comparable listings.** Find active private party and dealer listings for vehicles matching your year, make, model, trim, and approximate mileage, both with and without accident history. The spread between those two groups is real-world market evidence.
- **Commission an independent appraisal.** A certified appraiser working from actual market data is not bound by the 17c formula. Their report gives you a defensible number to present during negotiation or, if necessary, a formal dispute.
- **Know your policy's appraisal clause.** Most insurance policies include an appraisal clause that lets you hire an independent appraiser when you dispute a settlement. Understanding **how to spot a lowball claim settlement** is the first step.

The insurer's first offer is their opening position, not a final determination. Documented evidence of real market impact has moved claims from a formula-generated zero to a five-figure settlement. The mileage on your odometer does not determine whether you have a valid claim. It is one variable among several, and it should be treated that way.

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## Where a Professional Appraisal Changes the Outcome

An independent vehicle appraisal approaches your claim differently than an adjuster applying a standardized formula. The appraiser looks at what comparable vehicles without accident history actually sold for in your regional market, what comparable vehicles with similar accident histories sold for, and the difference between those two numbers. That difference is your real diminished value, and it reflects supply, demand, and buyer behavior rather than a multiplier table from 2001.

This approach is especially valuable for high-mileage vehicles where the formula produces zero, for low-mileage vehicles where the formula underestimates the buyer pool impact, and for trucks and SUVs where **the gap between formula and market tends to be widest**. A documented, professionally prepared appraisal is the tool that turns a disputed claim into a negotiated settlement.

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## Get a Certified Diminished Value Appraisal

Mileage does not make your claim worthless. Appraisal Engine prepares independent, market-based appraisals that reflect what your vehicle actually lost, not what a formula says.

[Get Your Free Quote](#)[Read the Full Article Online](#)

## Frequently Asked Questions

### Can I file a diminished value claim if my car has over 100,000 miles?

Yes. The 17c formula assigns a mileage multiplier of zero above 100,000 miles, but that formula is not the law and is not the only way to calculate diminished value. An independent appraisal based on real comparable sales can document actual market loss even for high-mileage vehicles, particularly trucks, commercial vehicles, and high-demand models with real resale markets.

### Does high mileage automatically reduce my diminished value payout?

It reduces it relative to the same vehicle at lower mileage, because a higher-mileage vehicle is worth less before the accident. But the accident history creates its own independent discount in the market. Buyers price both factors separately. The real question is not whether mileage matters but whether the insurer is using it to eliminate your claim entirely, which is a very different conclusion.

### Why does the 17c formula count mileage twice?

Because it starts with book value, which already incorporates mileage as a depreciation factor, and then applies an additional mileage multiplier on top of that base. Independent appraisers have consistently criticized this as producing artificially low diminished value figures. It is one of the primary reasons the 17c formula is considered unfavorable to claimants.

### What if the insurer says my car's mileage makes a diminished value claim not worth pursuing?

That is the insurer's conclusion, not a legal determination. Whether a claim is worth pursuing depends on what comparable vehicles in your market are actually trading at, with and without accident history. Getting an independent assessment of potential recovery before accepting that conclusion is the only way to know whether you are leaving money on the table.

**Do newer low-mileage cars always have higher diminished value claims?**

As a general rule, yes. Newer vehicles at low mileage had a more defined and premium buyer segment before the accident. Losing access to that buyer segment because of accident history is a concrete and often significant loss. The formula will reflect some of this, but the real market impact frequently exceeds what the 17c calculation produces, making an independent appraisal worthwhile.