
New wholesale pricing data released this week confirms something appraisers have been saying for years: the market has stopped pricing cars by model year and mileage alone. Auction data for late July 2026 shows buyers assigning value based on individual vehicle condition and segment demand, not broad category assumptions. That shift matters more than it sounds, because it is exactly the argument insurance companies try to avoid when they calculate what your vehicle is worth after an accident.

If you are dealing with a diminished value claim right now, this data is not just market trivia. It is evidence you can use.

What the Latest Wholesale Data Actually Shows

Wholesale pricing data for the week ending July 25, 2026 shows the overall market declined 0.43% for cars and 0.46% for trucks and SUVs. Those numbers alone are unremarkable. Markets move every week. What stands out is the pattern underneath them: auction buyers are no longer assigning value broadly by model year, segment, or mileage alone. Pricing varied significantly within the same vehicle category, with lower-mileage, late-model crossovers, pickups, and SUVs selling at average, rough, or below-average condition-adjusted values depending on actual condition. Meanwhile, specialty vehicles and individual crossover models continued to command premium prices, widening the gap between vehicles with strong retail demand and those facing softer interest.

In plain terms, two trucks from the same model year, same mileage bracket, and same trim level are no longer worth the same amount at auction. Condition, documented history, and specific market demand for that exact configuration are doing the pricing now. Generic valuation guides are a starting point, not a verdict.

This is the same principle behind every diminished value claim: your car's post-accident value is not a formula applied to its category. It is a specific number tied to its specific condition, history, and market position.

Why This Matters for Your Diminished Value Claim

Insurance adjusters love simplicity. A formula that produces one number for every mid-size sedan with an accident on record is easier to defend and cheaper to pay than an individualized assessment. That is a large part of why the 17c formula, still used by many carriers, has been so heavily criticized. It treats vehicles as interchangeable units within broad categories instead of individual assets with their own market position.

Current wholesale data undercuts that approach. If auction buyers, the people actually putting money on the table, are pricing vehicles individually rather than by category average, then an insurer using a flat, category-based formula to settle your claim is working from a model the market itself has moved past.

Condition-Specific Pricing Is Now the Norm

Recent data shows nearly every 2-to-8-year-old truck segment posting declines in a single week, while only one segment in the 0-to-2-year-old category posted a gain. That is not uniform depreciation. That is granular,

segment-by-segment differentiation, and it happened within a single week of data. Applying that same logic to a diminished value claim means your vehicle's specific year, trim, mileage, and condition profile should drive the number, not a generic bracket that lumps your car in with thousands of others.

Luxury and Specialty Vehicles Are Diverging From the Pack

Segment data shows the luxury car category posting its largest single-week decline in months, after roughly ten weeks of depreciating more slowly than the overall market. At the same time, individual crossover models and high-content luxury vehicles continued to command premium prices, widening the gap between vehicles with strong retail demand and those facing softer interest. If you own a luxury or high-trim vehicle involved in an accident, a generic depreciation curve will not reflect what is actually happening to vehicles like yours in the current market. You need data specific to your make, model, and trim, not a blended average across an entire vehicle class.

How Generic Valuations and Real Appraisals Differ

It helps to understand what a generic valuation guide actually represents versus what a certified vehicle appraisal delivers. The table below breaks down the difference.

Factor	Generic Valuation / 17c Formula	Independent Appraisal
Basis for value	Category average by year, mileage	Specific vehicle condition and history
Market comparables	Broad regional averages	Real comparable sales for the exact configuration
Repair quality factored in	Rarely	Yes, directly
Luxury / high-trim adjustment	Minimal to none	Fully accounted for
Who benefits from a low number	The insurer	Neither party; the number is defensible

What This Means If You Are Filing a Claim Right Now

If your vehicle was recently repaired after an accident and you are preparing to file a diminished value claim, the current market gives you a stronger argument than you might realize. You can point directly to real, current wholesale trends showing that condition and specific vehicle profile, not blanket category averages, are driving actual transaction prices in today's market.

- Request the specific comparable data the insurer used to calculate your offer, not just the final number
- Ask whether their valuation accounts for your vehicle's specific trim, mileage, and condition, or only its broad category
- Get an independent appraisal that reflects current auction and retail data for vehicles like yours specifically

- If you drive a luxury, high-trim, or specialty vehicle, be especially skeptical of a flat depreciation percentage applied across an entire model line

This kind of documentation matters just as much on the total loss side. If your vehicle was declared a total loss rather than repaired, the same condition-specific pricing logic applies directly to your actual cash value settlement. Our sister site's breakdown of [how insurers calculate total loss value](#) walks through how carriers build that number and where they tend to shortchange owners on condition adjustments.

It is also worth understanding how depreciation trends differ by vehicle type before you accept any settlement figure. Our analysis of [electric vehicle depreciation in 2026](#) shows how EVs are moving through a very different value curve than traditional gas-powered vehicles right now, and our breakdown of [diminished value loss by vehicle segment](#) covers how much this varies across body styles and price points.

The Bottom Line

Wholesale buyers are not treating your car as an interchangeable unit within a broad category. They are pricing it based on what it specifically is: its mileage, its condition, its trim, and the demand for that exact configuration right now. If the market itself has moved past flat category pricing, an insurer settling your diminished value or total loss claim with a generic formula is offering you a number built on outdated logic.

You are entitled to a valuation that reflects what your specific vehicle is actually worth, not what a spreadsheet says vehicles like yours were worth on average.

Get a Vehicle Appraisal Based on Real Market Data

Whether you are filing a diminished value claim or disputing a total loss offer, Appraisal Engine builds your valuation from actual comparable sales, not a flat category average.

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Frequently Asked Questions

Does an insurance company have to use my vehicle's specific condition when calculating diminished value?

No law requires a specific methodology in most states, which is exactly the problem. Many insurers default to formulas like the 17c calculation that apply a flat percentage adjustment based on mileage brackets and vehicle age, largely ignoring your car's actual condition, trim level, and market position. You are allowed to dispute that number and present your own independent appraisal as evidence.

Why did luxury vehicles see the biggest price drop in recent wholesale data?

Recent segment data shows the luxury car category declining sharply in a single week, its largest single-week drop in months, after roughly ten weeks of depreciating more slowly than the broader market. Segment-specific swings like this are common in the luxury category because demand is more sensitive to buyer sentiment, and fewer transactions can move the average more sharply than in high-volume mainstream segments.

How is condition-based pricing different from a generic valuation guide?

Generic valuation guides represent an average across many transactions within a category, adjusted for mileage and year. Condition-based pricing, which is what actually happens at auction and in real retail transactions, accounts for the specific vehicle in front of the buyer, including its trim, options, cosmetic condition, service history, and current demand for that exact configuration. An independent appraisal is built to reflect the second approach.

Does this apply to total loss claims as well as diminished value claims?

Yes. Actual cash value settlements for total loss claims rely on the same category-based logic that diminished value formulas use. If your insurer's total loss offer does not account for your vehicle's specific condition and comparable sales, you have grounds to request a more detailed valuation or seek an independent appraisal before accepting the settlement.

How often does wholesale market data like this change?

Wholesale pricing data is typically published weekly, and trends can shift meaningfully within a matter of weeks depending on seasonal demand, interest rates, and inventory levels. This is another reason a fresh, current appraisal matters more than a static number pulled from a generic valuation tool that may not reflect this month's market conditions.