
Luxury vehicles just posted their sharpest single-week value decline in months, according to the latest wholesale pricing data covering late July 2026. After roughly ten weeks of depreciating more slowly than the overall market, the luxury car segment dropped 0.61% in a single week. That is a bigger swing than most drivers realize, and if your luxury or high-trim vehicle was recently in an accident, it changes the conversation you need to have with the insurance company.

Why Luxury Vehicles Move Differently Than the Rest of the Market

Most drivers assume depreciation works the same way across every vehicle category. It does not. Wholesale pricing data for the week ending July 25, 2026 showed the overall car segment down 0.43% and trucks and SUVs down 0.46%. Luxury cars moved separately from both, and moved harder, in a single week.

This is not unusual behavior for the luxury segment specifically. Fewer transactions happen at the top of the market, so each one carries more weight in the average. A handful of buyers pulling back or a batch of higher-mileage units hitting auction in the same week can swing luxury pricing more sharply than it would swing a high-volume segment like compact cars or crossovers.

The takeaway for owners: luxury and high-trim vehicles do not follow the same depreciation curve as mainstream models, which means a diminished value claim on one of these vehicles needs data specific to that vehicle, not a generic percentage pulled from an average car.

What This Means If Your Luxury Vehicle Was in an Accident

If you drive a luxury sedan, SUV, or high-content crossover and it was recently repaired after a collision, the timing and mechanics of luxury segment pricing matter directly to your [diminished value claim](#). Insurance companies do not want to acknowledge segment-specific volatility because it complicates their math. It is much easier for an adjuster to apply the same flat percentage to every vehicle on their desk than to account for the fact that luxury vehicles lose and regain value on a different schedule than economy cars.

Here is where that becomes a real problem for you financially. A vehicle in a segment that depreciates faster and less predictably after an accident needs a valuation method that reflects that reality, not a one-size-fits-all formula.

The 17c Formula Was Never Built for This

Many insurers still lean on the 17c formula to calculate diminished value, a method that applies broad percentage caps based on mileage brackets regardless of what type of vehicle you actually own. It treats a three-year-old luxury sedan the same way it treats a three-year-old economy sedan, which does not reflect how differently these vehicles actually trade in the real market.

Luxury vehicles carry more dollar value at stake per percentage point of diminished value. A 10% diminished value finding on a \$70,000 vehicle is a very different number than the same percentage on a \$25,000 vehicle, and insurers are

aware of that math working against them when the vehicle in question is expensive.

How Segment-Specific Data Strengthens Your Claim

The most useful thing you can bring to a diminished value negotiation is data specific to your exact vehicle, not a category average. Here is how that comparison typically breaks down.

Approach	What It Considers	Risk for Luxury Owners
17c Formula	Flat percentage by mileage bracket	Ignores segment volatility and vehicle-specific demand
Generic online calculators	Broad category averages	Blends luxury with mainstream vehicles, understating loss
Independent appraisal	Actual comparable sales for your exact make, model, trim	Reflects real segment-specific market movement

An appraiser who works with real comparable sales data can show exactly how vehicles like yours, in your specific trim and condition, have moved in the current market. That is a fundamentally stronger position than accepting whatever number an insurer's software generates from a broad mileage bracket.

What to Do If You Own a Luxury Vehicle With Accident History

- Do not accept a settlement based on a generic depreciation percentage without asking how it was calculated
- Ask specifically whether the insurer's number accounts for your vehicle's segment, trim, and current market demand
- Get an independent appraisal built around comparable sales for your exact vehicle, not a blended category average
- Keep your full repair documentation. Luxury vehicles often have higher repair costs, and repair quality directly affects how much value they retain

If your vehicle is close to the mileage or age threshold where insurers start applying steeper cuts, understanding [how an accident affects your car's resale value](#) before you negotiate puts you in a stronger position from the start. It also helps to know [how to prove and maximize a diminished value claim](#), since the documentation standard for a luxury vehicle claim tends to be higher than for an average sedan.

And if you are still deciding whether your situation is even worth pursuing, running the numbers through the [diminished value calculator](#) gives you a starting baseline before you commit to a full appraisal.

The Bottom Line

Luxury vehicles depreciate on their own schedule, and that schedule just moved sharply. If your high-trim or luxury vehicle has an accident on record, a flat depreciation formula built for the average car on the road is not going to reflect what your vehicle is actually losing in value. You need a number built specifically around your vehicle, not a category it happens to fall into.

Find Out What Your Vehicle Is Actually Worth

Get a free quote built around your exact vehicle, not a generic category average.

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Frequently Asked Questions

Do luxury vehicles lose more value after an accident than regular cars?

Often yes, in dollar terms, even when the percentage loss is similar or lower. Luxury vehicles carry a higher pre-accident value, so the same percentage of diminished value translates into a larger dollar amount. Luxury vehicles also depreciate on a segment-specific curve that can move more sharply week to week than high-volume mainstream segments.

Why does the 17c formula work poorly for luxury vehicle claims?

The 17c formula applies a flat percentage adjustment based on mileage brackets, without accounting for vehicle segment, trim level, or current market demand. It treats a luxury sedan the same as an economy sedan of the same age and mileage, which does not reflect how differently these vehicles actually trade in the market.

How do I know if my luxury vehicle qualifies for a diminished value claim?

If your vehicle was repaired after an accident that was not your fault and it retained its clean title, it likely qualifies. The stronger question is not whether you qualify, but whether the settlement offer you receive actually reflects your vehicle's real market position. Luxury vehicles in particular are often undervalued by generic formulas.

Should I get an independent appraisal for a luxury vehicle claim?

Yes, more so than for a mainstream vehicle. Because luxury segments can swing more sharply and carry higher dollar values per percentage point, a generic calculation is more likely to understate your loss significantly. An independent appraisal built on comparable sales for your specific make, model, and trim gives you a defensible number to negotiate with.