FICTIONAL SAMPLE · DRAFTED BY FREE DEMAND WRITER FROM A MADE-UP CASE FILE · NOT LEGAL ADVICE

PLEASE VERIFY BEFORE SENDING

Unverified AI draft. Every fact must be checked against the records before use. It is not legal advice. Fill in every [ADD: …] placeholder, set the demand amount, confirm anything marked [VERIFY], and delete this box before sending.

- Full VIN is not in the records (only "ending 7Q4815"). Add it, along with the recipient's address, delivery method, firm address and contact details.
- Appraisal post-repair value of $34,600.00 is higher than both written dealer bids ($33,500.00 and $34,250.00). The report does not explain how the figure was derived from the bids and the 3 comparable listings. Confirm with the appraiser before sending.
- The written dealer bids and comparable listings are referenced in the appraisal but were not in the files received. The frame measurement printouts are also only referenced. Confirm what will be enclosed.
- The total of $10,750.00 is my addition of the diminished value ($10,300.00) and appraisal fee ($450.00). Please check it. The repair invoice total of $24,322.39 is as read from the invoice.
- Pre-loss mileage at the time of the crash is not in the records. The letter uses the 9,412-mile odometer reading at shop drop-off on February 24, 2026, which is after the crash.
- The police report says the other driver was cited. The outcome of the citation is not in the records, and the letter does not state one.
- Tidewell's March 3, 2026 letter promises repairs and a rental but does not mention diminished value. The letter does not say Tidewell refused or ignored it.
- This is treated as a third-party claim against the at-fault driver's insurer, per the firm notes. [VERIFY: South Carolina rule on recovery of diminished value] is marked in the letter and must be checked, including how South Carolina measures diminished value.
- The appraiser is described as "certified" in the report, but the certifying body is not given. Confirm credentials before describing them further.

Ravenel Quist LLC
[ADD: firm street address]
[ADD: city, state ZIP]
[ADD: phone] · [ADD: email]

[ADD: date]

VIA [ADD: delivery method]

Leah Montrose, Property Damage Adjuster
Tidewell General Insurance

[ADD: street address]
[ADD: city, state ZIP]

Re: Diminished value claim of Grant P. Ellison; your insured: Brooke A. Sanderlin; Claim No. TGI-26-447019; Date of loss: February 21, 2026

Dear Ms. Montrose:

Introduction

This firm represents Grant P. Ellison regarding his 2025 Corvane Atlas Touring, VIN [ADD: VIN], which was damaged on February 21, 2026, in a crash caused by your insured, Brooke A. Sanderlin [crash_report_and_liability_letter.pdf p.1]. Tidewell General Insurance has accepted liability and paid for the repairs [firm notes]. This letter concerns only Mr. Ellison's diminished value loss and the cost of the appraisal that documents it. Please direct all further communication on this claim to our office.

Liability

The Harlan Bluff Police Department crash report (No. HBPD-26-0389) states that the crash occurred at 4:15 PM on February 21, 2026, at Magnolia Crossing Boulevard at Tern Road. Mr. Ellison was traveling southbound on a green light. Ms. Sanderlin was northbound and turned left onto Tern Road in front of Mr. Ellison's vehicle, failing to yield. The front of Mr. Ellison's vehicle struck the right side of Ms. Sanderlin's vehicle. The report states that Ms. Sanderlin was cited for failure to yield right of way when turning left, and that Mr. Ellison's vehicle was towed [crash_report_and_liability_letter.pdf p.1].

By letter dated March 3, 2026, you advised Mr. Ellison that Tidewell had completed its investigation and accepted liability for this loss on behalf of its insured [crash_report_and_liability_letter.pdf p.1].

The Vehicle and Repairs

Mr. Ellison purchased the vehicle new in May 2025. At the time of the appraisal inspection it was a one-owner vehicle with no prior accidents and original paint, and all scheduled service had been done at the dealer [diminished_value_appraisal.pdf p.1]. The odometer read 9,412 miles when the vehicle was brought to the shop on February 24, 2026 [repair_invoice.pdf p.1].

Seaward Collision Center, Harlan Bluff, South Carolina, repaired the vehicle under repair order SCC-26-1142. The vehicle was at the shop from February 24, 2026, to April 6, 2026 [repair_invoice.pdf p.1]. The repairs included:

- Replacement of the front bumper cover, grille, both headlamp assemblies and the hood [repair_invoice.pdf p.1].
- Replacement of the radiator support, which the invoice identifies as structural, and of a right front frame rail section, which was sectioned per manufacturer procedure [repair_invoice.pdf p.1].

- Replacement of the right front fender and inner fender apron, and repair of the left front fender [repair_invoice.pdf p.1].
- Replacement of the front radar sensor and windshield camera bracket, with calibration of the driver assistance systems [repair_invoice.pdf p.1].
- Refinishing of the hood, both fenders and the bumper, blending of both front doors, a four-wheel alignment, and frame measurement before and after repair [repair_invoice.pdf p.1].

The final repair invoice total is $24,322.39, which Tidewell paid by check dated April 8, 2026 [repair_invoice.pdf p.1]. The invoice itself notes: "Structural damage repaired. Vehicle history reporting services may show this as a structural damage accident." [repair_invoice.pdf p.1]

Diminished Value

Mr. Ellison retained Russell Carraway, a certified vehicle appraiser with Carraway Auto Valuation Services, who inspected the vehicle on April 22, 2026, at 9,688 miles and issued his report on April 27, 2026 [diminished_value_appraisal.pdf p.1]. Mr. Carraway found the repairs to be of good quality. He also noted paint thickness readings on the hood and fenders above factory levels and the sectioned right front frame rail, which is visible from the wheel well [diminished_value_appraisal.pdf p.1].

Mr. Carraway used a market comparison method. He based the pre-loss value on retail listings of 6 comparable 2025 Atlas Touring vehicles with clean history and under 15,000 miles within 150 miles of Harlan Bluff. He based the post-repair value on dealer trade-in bids on Mr. Ellison's vehicle, disclosed as having structural repair, together with 3 comparable listings with reported structural damage [diminished_value_appraisal.pdf p.1]. The written bids were $33,500.00 from Harlan Bluff Motors (April 23, 2026) and $34,250.00 from Coastal Point Auto Exchange (April 24, 2026) [diminished_value_appraisal.pdf p.1].

Item	Amount	Source
Pre-loss fair market value	$44,900.00	diminished_value_appraisal.pdf p.1
Post-repair fair market value	$34,600.00	diminished_value_appraisal.pdf p.1
Diminished value	$10,300.00	diminished_value_appraisal.pdf p.1
Appraisal fee (paid by Mr. Ellison on April 27, 2026)	$450.00	diminished_value_appraisal.pdf p.1
Total (as read from the bills): diminished value plus appraisal fee	**$10,750.00**	Sum of the two preceding amounts

We submit that this loss in market value, which remains after repairs that Tidewell paid for, is a result of the crash your insured caused and is recoverable from your insured. [VERIFY: South Carolina rule on recovery of diminished value]

Demand

On behalf of Mr. Ellison, we demand [ADD: demand amount] for the diminished value of his vehicle and the related appraisal fee. Please respond in writing by [ADD: response deadline].

We enclose the following for your review:

- Police crash report excerpt and your March 3, 2026 liability letter
- Seaward Collision Center final repair invoice
- Carraway Auto Valuation Services diminished value appraisal report [ADD: confirm enclosure of written dealer bids and comparable listings]

Sincerely,

Charlotte B. Ravenel
Ravenel Quist LLC