APPRAISEITNOW GUIDE

Insurance Claim Appraisals Start with Two Facts: The Carrier and the Date of Loss

An insurance claim appraisal starts from 2 facts: the carrier and the date of loss. This guide covers what else helps, why damage photos are not needed, how the date of loss sets the effective date, and why the policy and state law decide the value standard.

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Educational material, not an appraisal.

Key Takeaways

Here is what a policyholder needs to know before requesting an insurance claim appraisal:

- **The two starting facts:** An insurance claim appraisal from AppraiseItNow starts from the carrier and the date of loss. AppraiseItNow requires both facts for an insurance claim appraisal.
- **What helps:** The insurer's valuation report, the insurer's offer and the claim number each help an insurance claim appraisal. A policyholder who has them should send them with the request.
- **Damage photos:** Damage photos are not needed for an insurance claim appraisal. Gathering them should not hold up a request.
- **The effective date:** The date of loss is the effective date of an insurance claim appraisal. The effective date is the date the value applies to.
- **The value standard:** Whether a claim pays replacement cost or actual cash value depends on the policy and state law.

An **insurance claim appraisal** gives a policyholder an appraisal of property involved in a loss, whether that property is a damaged dining set, a stolen painting or a vehicle the carrier has declared a total loss. The request goes more smoothly when the policyholder brings the right facts at the start. This guide covers the 2 facts every request starts from, the documents that help, why damage photos are not part of the list, how the date of loss becomes the effective date, and how the policy's value standard fits in.

What Does an Insurance Claim Appraisal Need to Start?

An insurance claim appraisal starts from 2 facts: the name of the insurance carrier and the date of loss. For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed.

The **carrier** is the insurance company that issued the policy and is handling the claim. The policyholder should give the company name exactly as the policy documents and claim letters show it. A local agency name or an agent's name is not the same thing. When the agency and the insurer go by different names, the claim correspondence shows which one is handling the claim.

The **date of loss** is the date the damage, theft or other loss occurred. The policyholder should use the date the carrier has on the claim file. If the policyholder's own notes show a different date, the policyholder should ask the adjuster to confirm the date on file in writing before the request goes in.

A vehicle owner disputing a total-loss offer and a homeowner documenting damaged furniture start from the same 2 facts. AppraiseItNow prepares auto appraisals for vehicle owners, and an insurance claim appraisal for a vehicle starts from the carrier and the date of loss like any other. A boat owner facing a total-loss offer starts from the same 2 facts.

AppraiseItNow's own figures show where insurance claims fall among its appraisals. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions.

What Helps: The Insurer's Valuation Report, Offer and Claim Number

The insurer's valuation report, the insurer's offer and the claim number help an insurance claim appraisal, alongside the 2 starting facts of the carrier and the date of loss. All 3 documents are ones the policyholder usually already has on hand. A policyholder who has them should send them with the request.

The following table sorts the common claim documents into what is required, what helps and what is not needed:

Item	Status	Where a Policyholder Usually Finds It
Carrier name	Required	Policy documents, claim acknowledgment letter
Date of loss	Required	Claim file, adjuster correspondence
Insurer's valuation report	Helps	Adjuster email or the insurer's online claim portal
Insurer's offer	Helps	Settlement letter or adjuster email
Claim number	Helps	Claim acknowledgment letter, every adjuster email
Damage photos	Not needed	Not applicable

The **insurer's valuation report** is the document the carrier used to reach its number. The policyholder should ask the adjuster for the full report, not a one-page summary, because the full version shows the detail behind the number.

The **insurer's offer** is the amount the carrier has proposed to pay. A policyholder should keep a copy of the offer exactly as received, without retyping the figures.

The **claim number** ties every document to one claim. The claim number appears on the acknowledgment letter and in the subject line of most adjuster emails. A policyholder with more than one open claim should confirm which number belongs to the loss being appraised.

Questions that go back to a client often ask for details the client already had. 93% of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026 asked for something the client could have provided at the start. A policyholder can prepare by keeping the carrier, the date of loss and the helpful documents together before writing the first message.

Clients reply to such requests quickly. In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days.

Pro tip: Create one folder, paper or digital, labeled with the claim number, and save the policy, the claim acknowledgment letter, the valuation report and the offer there as each one arrives. With the carrier, the date of loss and the helpful documents in one place, the first message to AppraiseItNow takes minutes to write.

Why Damage Photos Are Not Needed for an Insurance Claim Appraisal

Damage photos are not needed for an insurance claim appraisal. A policyholder does not need to wait on a photo set before requesting the appraisal.

Time spent gathering documents goes further on the items in the table above: the carrier name, the confirmed date of loss, the valuation report, the offer and the claim number. Those 5 items are the ones to gather first.

Watch out: A policyholder who waits to request an appraisal until a full set of damage photos is ready delays the request. Send the 2 starting facts and the helpful documents first.

This point covers photos of the damage only. Details that identify the property itself, such as a VIN or a serial number, are a separate matter, and AppraiseItNow sends a request when a detail is missing.

How the Date of Loss Becomes the Effective Date

The date of loss becomes the effective date of an insurance claim appraisal. An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date. The Uniform Standards of Professional Appraisal Practice (USPAP) are published by The Appraisal Foundation.

AppraiseItNow ties the effective date to the purpose of the appraisal. AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date.

Two insurance purposes use different effective dates. The following table compares the 2 insurance purposes:

Purpose	Effective Date	What the Value Describes
Insurance coverage	The report date	The property's value when the report is prepared
Insurance claim	The date of loss	The property's value on the day of the loss

In a claim, the report date comes after the date of loss, because a policyholder requests an insurance claim appraisal after the loss. The report shows both dates, and the value applies to the date of loss.

Example (hypothetical): A vehicle owner's car is struck in a parking lot on March 14, and the carrier declares the vehicle a total loss. The owner requests an appraisal several weeks later. The effective date of the insurance claim appraisal is March 14, the date of loss, and the report also shows the later report date.

Example (hypothetical): A homeowner's living room furniture is damaged in a kitchen fire on June 2. The homeowner requests an appraisal for the insurance claim in August. The effective date is June 2, and the value describes the furniture as of that date.

Key takeaway: An insurance claim appraisal values the property on the date of loss, not on the day the report is written, so the date of loss on the carrier's file is the date to confirm first.

Replacement Cost or Actual Cash Value: The Policy and State Law Decide

Whether a claim pays replacement cost or actual cash value depends on the policy and state law. California, for example, defines actual cash value as the cost to repair or replace less a fair deduction for depreciation, up to the policy limit. The California definition appears in California Insurance Code § 2051(b), the measure of indemnity for actual cash value.

A policyholder's own policy and the law of the state where the policy applies decide the standard.

A policyholder who wants to understand which standard applies to a claim can take a few practical steps:

1. **Find the Loss Settlement Wording**

    - The policyholder reads the section of the policy that describes how losses are paid, and looks for the words "replacement cost" or "actual cash value."

2. **Check the Attached Documents**
    - The policyholder reviews the policy and any add-ons, riders or other documents attached to it.

3. **Ask the Adjuster in Writing**
    - The policyholder emails the adjuster and asks which value standard the carrier is applying to the claim, then saves the reply in the claim folder.

These steps give the policyholder background on the claim. The policy wording and the adjuster's reply belong in the policyholder's own records.

California's definition is one example from one state, not a rule for every state. For a policyholder elsewhere, the standard depends on the policy and that state's law.

Bring the Carrier and the Date of Loss to Your Insurance Claim Appraisal Request

An insurance claim appraisal request starts from 2 facts: the carrier and the date of loss. The insurer's valuation report, the offer and the claim number help. Damage photos stay off the list.

A policyholder can gather the starting facts and the helpful documents with this short checklist:

- **Carrier:** The insurance company's name exactly as the policy documents show it.
- **Date of loss:** The date on the carrier's claim file, confirmed by the adjuster in writing if there is any doubt.
- **Valuation report:** The full report the carrier used to reach its number.
- **Offer:** The settlement letter or email, kept as received.
- **Claim number:** The number from the acknowledgment letter or adjuster emails.

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. With the carrier and the date of loss in hand, the next step is to request an insurance claim appraisal from AppraiseItNow.

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