APPRAISEITNOW

The Insurance Claim Appraisal File: A Checklist of What Is Required, What Helps and What Is Not Needed

AppraiseItNow Inc.

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Educational material, not an appraisal.

Scope of the claim appraisal file checklist

This checklist covers the file a policyholder assembles before an insurance claim appraisal begins. A claim file is the set of facts, documents and records that the appraiser uses to value property after a loss. This edition is dated 2026.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person (www.appraiseitnow.com). AppraiseItNow does not appraise real estate (www.appraiseitnow.com). A claim that involves a building, land or other real property therefore falls outside this checklist. A claim that involves the contents of a building, a vehicle, a boat, equipment or artwork falls within it.

The checklist is built around one operating rule, stated here in full: 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.

That rule sorts every item a policyholder might gather into one of three tiers:

- Required. The claim file cannot move forward without these two facts: the carrier and the date of loss.
- Helpful. These items improve the file but do not block it: the insurer's valuation report, the insurer's offer and the claim number.
- Not needed. Damage photos are not part of the claim file.

The procedures that follow apply these tiers in order. Procedure 1 confirms the purpose and the dates. Procedure 2 assembles the documents and records. Procedure 3 reviews the finished file before the appraiser starts. The appendix collects the reference facts in one place, including a short comparison with coverage appraisals, which serve a different purpose and need different inputs.

Terms used in this checklist

- Carrier. The insurance company that issued the policy under which the claim is made. The carrier's name is taken from the policy documents, not from memory or from an agent's business card.
- Date of loss. The calendar date on which the theft, fire, storm, collision or other event that caused the claim occurred.
- Claim number. The reference number the carrier assigns to the claim. It ties the appraisal to the carrier's own file.

- Insurer's valuation report. Any written valuation the carrier or its vendor has prepared for the claimed property, such as an itemized contents valuation or a vehicle valuation.
- Offer. The amount the carrier has proposed to pay, usually stated in a letter, an email or a settlement statement.
- Value standard. The measure of value the appraisal reports, such as replacement cost, actual cash value or fair market value.
- Effective date. 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 (USPAP, 2024 edition).
- Report date. The date the appraisal report itself is written. In a claim appraisal it normally differs from the effective date, because the loss has already happened.

What falls outside this checklist

This checklist does not interpret insurance policies, decide which losses are covered, or advise on negotiating with a carrier. Those questions belong to the policyholder, the carrier and any adviser the policyholder retains. The checklist addresses only the file the appraiser works from.

Roles of the policyholder, the carrier and AppraiseItNow's appraiser in a claim file

A claim appraisal involves at least three parties, and a clean file depends on each one supplying what it alone holds.

The policyholder

The policyholder is the person or business named on the policy. The policyholder holds the policy documents, the carrier's correspondence, and the records of the property: titles, receipts, certificates, maintenance logs and any earlier photographs.

The carrier and its adjuster

The carrier issued the policy and is handling the claim. The adjuster is the carrier's representative assigned to the claim. The carrier is the source of the claim number, of any valuation report it has prepared, and of any offer it has made. The policyholder obtains these items from the carrier's correspondence or by asking the adjuster for copies.

AppraiseItNow's appraiser

AppraiseItNow's appraisers specialize by asset class rather than by geography. The appraiser who works a boat claim is a boat appraiser; the appraiser who works a claim for fine art is a fine art appraiser. The appraiser determines how the work is done: USPAP does not require an in-

person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope (USPAP, 2024 edition).

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. That principle is the reason the checklist separates required items from helpful ones and names the items that are not needed.

Advisers chosen by the policyholder

A policyholder may involve a lawyer, an accountant or another representative. Such an adviser can help gather carrier correspondence and can answer questions about how the policy uses a value standard. The adviser does not replace the policyholder as the source of the property records.

Summary of who supplies what

Item	Supplied by	Tier
Carrier name	Policyholder, from the policy documents	Required
Date of loss	Policyholder, from the claim notice or carrier correspondence	Required
Claim number	Carrier, through the policyholder	Helpful
Insurer's valuation report	Carrier, through the policyholder	Helpful
Insurer's offer	Carrier, through the policyholder	Helpful
Damage photos	Not requested	Not needed
Scope of work	AppraiseItNow's appraiser	Decided by the appraiser

Procedure 1: confirming the claim purpose, the carrier and the date of loss

Procedure 1 fixes the three facts that define the assignment: that it is a claim appraisal, which carrier it concerns, and the date the value applies to. Each step has a pass criterion, a fail criterion and a short note.

Step 1.1: Confirm that the appraisal is for a claim, not for coverage

Pass: The policyholder can state that the appraisal supports a claim for a loss that has already occurred. Fail: The policyholder is documenting property to add it to a policy or to set a coverage amount, with no loss having occurred.

Note: A coverage appraisal and a claim appraisal answer different questions and use different dates. If the step fails, the file follows the coverage inputs listed in the appendix rather than this procedure. A policyholder with both needs, for example a loss on one item and new coverage for others, treats them as two separate files.

Step 1.2: Record the carrier's name exactly as it appears on the policy

Pass: The carrier's full legal name is copied from the declarations page or the policy jacket. Fail: The file names only an agent, a broker, a brand name used in advertising, or a parent company.

Note: Many carriers operate under group names that cover several underwriting companies. The name on the policy is the one that identifies the carrier holding the claim. The carrier is one of the two required items, so a file without it does not pass Procedure 1.

Step 1.3: Fix the date of loss

Pass: A single calendar date is recorded, and it matches the date on the claim notice or the carrier's correspondence. Fail: The date is missing, is given only as a month or a season, or differs between documents with no explanation.

Note: 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. For a claim, then, the date of loss is the effective date. A wrong date of loss produces a value for the wrong day, which is why it is one of the two required items.

Step 1.4: Distinguish the effective date from the report date

Pass: The policyholder understands that the report will carry two dates: the date of loss as the effective date and the date the report is written as the report date. Fail: The policyholder expects the value to describe the property as of today.

Note: Because the effective date of a claim appraisal is in the past, the appraiser values the property as it stood on the date of loss. Records that describe the property before the loss, such as a purchase receipt or an old service record, are therefore more useful than a description of its present state.

Step 1.5: Identify the value standard the claim turns on

Pass: The policyholder has located the policy wording or carrier correspondence that names the measure the claim uses, and the term is written into the file. Fail: The file assumes a value standard without any document behind it.

Note: 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 (Cal. Ins. Code § 2051(b)). This checklist does not decide which measure applies to any claim. The policyholder takes the term from the policy or the carrier's letters and, where the answer is unclear, raises it with the carrier or an adviser before the appraiser starts.

Step 1.6: Flag any uncertainty about the date or the facts of the loss

Pass: Any fact the policyholder cannot confirm, such as the exact day of a theft discovered after a trip, is written down as uncertain, with the reason. Fail: An estimated date is presented as certain.

Note: An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly (USPAP, 2024 edition). Telling the appraiser what is uncertain lets the appraiser decide whether such an assumption is appropriate; hiding the uncertainty removes that choice.

Worked example for Procedure 1 (hypothetical)

Hypothetical: A policyholder returns from a two-week trip and finds that a detached workshop has been broken into and several power tools and a small generator are missing. The policyholder knows the tools were present on the day of departure and missing on the day of return, but not which day in between the theft occurred.

Applying Procedure 1: Step 1.1 passes, because a loss has occurred and a claim has been filed. Step 1.2 passes once the carrier's name is copied from the declarations page. For Step 1.3, the policyholder checks the claim notice and finds that the carrier recorded a specific date of loss; that date goes into the file. Step 1.6 records that the actual day of the theft is unknown and gives the departure and return dates. Whether that uncertainty calls for an extraordinary assumption is the appraiser's decision, made on the facts in the file.

Procedure 2: assembling the carrier's documents and the property records for a claim

Procedure 2 gathers the documents in the order of the three tiers: required first, helpful second, and a deliberate check that nothing unneeded is added.

Required items for the claim file

Step 2.1: Place the carrier's name and the date of loss at the top of the file

Pass: Both required facts appear on the first page or in the first message of the file, in the exact form recorded in Procedure 1. Fail: Either fact is buried in an attachment or appears only in a forwarded email thread.

Note: The two required items are short, but everything else in the file depends on them. Stating them plainly at the top prevents the appraiser from having to extract them from carrier letters.

Helpful items from the carrier

Step 2.2: Add the claim number

Pass: The claim number is copied exactly, including any letters, dashes or prefixes. Fail: The file uses a policy number in place of the claim number, or the two are confused.

Note: The policy number identifies the contract; the claim number identifies this loss. A policyholder who has not yet received a claim number still has a valid file, because the claim number helps but is not required. It can be added when the carrier issues it.

Step 2.3: Add the insurer's valuation report, if one exists

Pass: The complete report is attached, every page included, in the form the carrier sent it. Fail: The file contains only a summary, a screenshot of a total, or selected pages.

Note: An insurer's valuation report shows which items the carrier has listed, how it has described them and which measure it has used. That information helps the appraiser see where the file and the carrier's view agree and where they differ. The policyholder does not annotate or alter the carrier's report; comments belong in a separate note.

Step 2.4: Add the insurer's offer, if one has been made

Pass: The letter, email or statement that states the offer is attached with its date. Fail: The offer is described from memory or from a phone call, with no document.

Note: The offer tells the appraiser what figure is on the table, which helps frame the assignment. If no offer has been made, the file is still complete for the purposes of this checklist.

Items not needed in the claim file

Step 2.5: Leave damage photos out of the file

Pass: The file contains no photographs whose purpose is to show damage. Fail: The file includes a large set of damage images gathered for the adjuster.

Note: Damage photos are not needed for an AppraiseItNow claim appraisal. Policyholders often gather them for the carrier, and they may serve that purpose well, but sending them to the appraiser adds volume without adding to what the appraiser needs. Keeping them out follows directly from the principle that AppraiseItNow asks only for what the appraiser needs.

Records of the property itself

Step 2.6: Gather the identifying records the policyholder holds

Pass: Each claimed item has whatever identifying records exist: titles, receipts, certificates of authenticity, appraisals from earlier years, manuals, service records, or identifiers such as a VIN, a HIN or a serial number. Fail: Items are described only by general category, such as "electronics" or "jewelry", with no identifying detail.

Note: Identifying records describe the property as it was on the date of loss, which is the date the value applies to. On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records.

Step 2.7: Check photographs of the asset against AppraiseItNow's asset-type list

Pass: Photographs of the property, where they exist or can be taken, follow the list for the asset type. Fail: Photographs are blurred, cropped, or do not show the features the list names.

Note: AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group. This list concerns photographs that show and identify the asset. It is a different matter from damage photos, which the claim file does not need. Where property was destroyed or taken and no photographs exist, the policyholder says so in the file and lists the other records held; the appraiser then decides the scope of work.

Step 2.8: Write a one-page item list

Pass: Each claimed item has one line giving a description, any identifier, the approximate acquisition date and a pointer to the supporting record. Fail: The item list repeats the carrier's report without the policyholder's own records, or omits items that appear in the claim.

Note: A one-page list is the policyholder's own index to the file. It lets the appraiser move from an item to its receipt or certificate without searching through attachments.

Worked example for Procedure 2 (hypothetical)

Hypothetical: A kitchen fire damages a dining room. The carrier has issued a claim number, sent an itemized contents valuation and made a written offer. The policyholder has also taken roughly two hundred photographs of the smoke and fire damage for the adjuster.

Applying Procedure 2: The carrier's name and the date of loss go at the top of the file (Step 2.1). The claim number, the full contents valuation and the offer letter are attached (Steps 2.2 to 2.4). The two hundred damage photographs stay with the adjuster's copy of the claim and are not added (Step 2.5). The policyholder adds receipts for a dining set and a sideboard, a certificate for a framed print, and an earlier photograph of the room taken at a family event (Step 2.6). For the framed print, existing photographs are checked against the fine art line of the photo list: front, back, signature and frame (Step 2.7). A one-page list ties each item to its record (Step 2.8).

Procedure 3: reviewing the claim file before AppraiseItNow's appraiser starts

Procedure 3 is a final review. Its purpose is to find gaps before the appraiser does, because gaps found later turn into requests for missing details.

The pattern is measurable. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details. The kinds of items involved are also recorded: 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. The review below checks the file for gaps of these kinds before the appraiser starts.

Step 3.1: Cross-check the carrier name across every document

Pass: The carrier name at the top of the file matches the name on the policy, the claim correspondence and any valuation report. Fail: Two different company names appear with no explanation of the relationship.

Note: Where a carrier's correspondence uses a group name and the policy uses an underwriting company's name, the policyholder records both and states which appears on the policy.

Step 3.2: Cross-check the date of loss across every document

Pass: The same date of loss appears everywhere it is mentioned. Fail: The claim notice, the valuation report and the policyholder's note give different dates.

Note: A mismatch is often harmless, such as a report date mistaken for a loss date, but the appraiser cannot resolve it alone. The policyholder confirms the correct date with the carrier and records it.

Step 3.3: Confirm that the claim number, if present, matches the carrier's file

Pass: The claim number in the file matches the one on the most recent carrier letter. Fail: An old or provisional number appears alongside a newer one.

Note: Carriers sometimes reissue numbers when a claim is reassigned. The most recent number is the one that goes into the file.

Step 3.4: Check identifiers for every motorized or serialized item

Pass: Each vehicle, boat or machine has its identifier recorded: VIN, HIN or serial number, and mileage or hours where the photo list calls for them. Fail: An identifier is missing, illegible, or copied with transposed characters.

Note: Identifiers are short but easy to miscopy. Reading each one back against the title, registration or a photograph of the plate catches most errors.

Step 3.5: Confirm that nothing unneeded is in the file

Pass: The file contains the required items, any helpful items available, and the property records; damage photos are absent. Fail: The file includes damage photos, duplicate copies of the same letter, or unrelated policy documents.

Note: A smaller file is easier to review accurately. Removing duplicates and unneeded material is part of the review, not an afterthought.

Step 3.6: Write down open questions

Pass: Any unresolved point, such as an uncertain date, a missing receipt or an unclear value standard, is listed in a short note with what the policyholder knows. Fail: Open questions are left for the appraiser to discover.

Note: An open question stated in advance gives the appraiser the information needed to decide the scope of work and whether any extraordinary assumption is warranted. It also reduces the chance of a formal request for missing details later.

Final gate before handover

Check	Pass condition	If it fails
Carrier	Full name from the policy, consistent across documents	Return to Step 1.2
Date of loss	One date, consistent across documents	Return to Step 1.3
Claim number	Present and current, or noted as not yet issued	Add when issued
Valuation report	Complete, unaltered, or noted as none issued	Request a full copy from the carrier
Offer	Dated document, or noted as none made	Request written confirmation
Damage photos	Not included	Remove them
Property records	Indexed on a one-page list	Return to Step 2.8
Open questions	Written down	Return to Step 3.6

A file that passes the first two rows is complete as to the required items. The remaining rows measure how well it supports the appraiser.

Self-check questions

1. What two items does AppraiseItNow require for an insurance claim appraisal? Answer: the carrier and the date of loss.
2. A policyholder has the claim number but no valuation report and no offer. Is the file blocked? Answer: no; those items help but are not required.
3. What is the effective date of a claim appraisal? Answer: the date of loss.
4. Should the policyholder send the damage photos taken for the adjuster? Answer: no; damage photos are not needed.
5. Who decides whether a claim pays replacement cost or actual cash value? Answer: that depends on the policy and state law, and the policyholder raises any question about it with the carrier or an adviser.
6. Who decides whether an in-person inspection is needed? Answer: the appraiser, as part of the scope of work.

Appendix: reference facts for insurance claim and coverage appraisals

Claim appraisal compared with coverage appraisal

For an insurance coverage appraisal, AppraiseItNow needs the value standard (replacement cost for most items; fair market value or actual cash value for vehicles) and any format the insurer requires.

Feature	Claim appraisal	Coverage appraisal
Purpose	Supports a claim after a loss	Documents property for coverage
Effective date	The date of loss	The report date
Required inputs	The carrier and the date of loss	The value standard and any format the insurer requires
Helpful inputs	The insurer's valuation report, its offer, the claim number	Not specified in this checklist
Not needed	Damage photos	Not specified in this checklist

Facts about AppraiseItNow

- AppraiseItNow's website is www.appraiseitnow.com (www.appraiseitnow.com).
- AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (www.appraiseitnow.com).
- Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person (www.appraiseitnow.com).
- AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.
- Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.
- Joe Kattan is the owner and chief executive officer of AppraiseItNow.

Volume and mix of assignments

- 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.

- By asset class, the same 1,226 appraisals included 377 vehicles, 323 general personal property, 174 machinery and equipment, 54 boats, 45 business inventory, 40 fine art and 39 business valuations.
- Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62.

Rules cited in this checklist

- Effective date and report date: see the definition in the Scope section (USPAP, 2024 edition).
- Scope of work and inspection: see the Roles section (USPAP, 2024 edition).
- Extraordinary assumption: see Step 1.6 (USPAP, 2024 edition).
- Replacement cost or actual cash value, and the California definition of actual cash value: see Step 1.5 (Cal. Ins. Code § 2051(b)).

One-line summary of the claim file

Required: the carrier and the date of loss. Helpful: the insurer's valuation report, its offer and the claim number. Not needed: damage photos. Reviewed: names, dates, numbers and identifiers checked across every document, with open questions written down before AppraiseItNow's appraiser starts.