APPRAISEITNOW

Insurance Appraisal Files at AppraiseItNow, 2026: Claim and Coverage Volumes, Requests for Missing Details, and Client Response Times

AppraiseItNow Inc.

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Educational material, not an appraisal.

Executive summary of AppraiseItNow's insurance file findings, 2026

This report examines insurance appraisal work in AppraiseItNow's records for a twelve-month window ending in 2026. It also looks at the operational figures that show where appraisal files slow down.

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. AppraiseItNow does not appraise real estate. The insurance files discussed here therefore concern movable property and business assets, not homes or land.

The principal findings are these.

- **Volume.** 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. Insurance was the second-largest purpose category after charitable donations. Within insurance, claim files outnumbered coverage files.
- **Files that needed more.** 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 figures cited here for these 867 appraisals are not broken down by purpose for insurance.
- **Speed of client replies.** 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.
- **Practical reading.** The median first reply was fast. Photographs had the longest median arrival times among the figures cited, and identifiers and receipts had the shortest. The figures cited here for the 162 requests are not broken down by purpose for insurance, so they are not presented as measurements of insurance files alone.

For an insurance client, the practical point is that a file moves best when the purpose-specific inputs are settled before the appraisal starts:

- for a claim, the carrier and the date of loss;
- for coverage, the value standard and any insurer format.

Data and method behind the insurance file counts

Three record sets with different windows

This report draws on three distinct sets of AppraiseItNow records. Each covers a different period and measures a different thing. Readers should not treat them as one population.

Record set	Period	Count	What it measures
Appraisals opened	November 8, 2025 to November 8, 2026	1,226	Purpose, asset class and appraisal method
Appraisals reviewed	October 27, 2025 to September 23, 2026	867	Whether the client needed to supply something more
Requests for missing details sent	August 2025 to September 2026	162	How fast clients replied and what kinds of items were requested

The insurance counts (102 claims and 73 coverage) come from the opened-appraisals set, which is the set presented here by purpose.

The figures cited here for the reviewed appraisals and for the requests are not broken down by purpose for insurance. This report does not separate insurance files out of them, and it does not estimate such a separation.

Definitions used in this report

- **Insurance claim appraisal.** An appraisal prepared to support a claim after property has been damaged, destroyed, lost or stolen. Its value is tied to the date of the loss.
- **Insurance coverage appraisal.** An appraisal prepared so that a policyholder can document property for a policy, commonly called "scheduling" an item, before any loss occurs.
- **Value standard.** The definition of value an appraisal applies. Replacement cost, fair market value and actual cash value are different standards. They can produce different figures for the same item.
- **Effective date.** The date to which a value applies, as distinct from the date the report is signed.
- **Needed something more from the client.** A reviewed appraisal in which the client had to supply additional information or material beyond what was first submitted.
- **Formal request for missing details.** A request sent to the client asking for specific missing items. The 24.6% figure refers to appraisals that went through one.
- **First reply.** The client's first response to a request for missing details. A first reply is not necessarily the reply that resolves the request.
- **Resolved.** A request for missing details whose needed items had been supplied.

How appraisals in the records were performed

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. 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).

This matters for the stall analysis. In a remote appraisal, the client's photographs and paperwork are the evidence the appraiser works from. Any gap in them becomes a request back to the client.

The professional standard behind this approach leaves the decision to the appraiser (USPAP, 2024 edition). 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.

Limitations

- **Single period.** The data covers one period for each record set. This report does not describe changes over time, and none should be inferred.
- **No insurance breakdown of the cited stall figures.** The figures cited here for the 867 reviewed appraisals and the 162 requests are not divided by purpose for insurance. Statements about insurance files in the stall section are practical observations about what claim and coverage appraisals require. They are not separate measured rates.
- **No new figures.** Percentages appear only as the records state them. This report computes no new shares, ratios or totals.

What the records show about claim and coverage volumes

Insurance in the overall purpose mix

The purpose breakdown of the 1,226 opened appraisals is the clearest view of where insurance sits in AppraiseItNow's work.

Purpose	Appraisals opened, November 8, 2025 to November 8, 2026
Charitable donations	521
Insurance	175
Insurance: claims	102
Insurance: coverage	73
Estates	144
Estates: probate	61
Estates: estate tax	46
Estates: estate settlement	37
Divorce	50
Roth IRA conversions	15

Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. The table shows insurance as a substantial category on its own, with a higher count than estates and well above divorce.

Claims and coverage are different assignments

The split between 102 claim files and 73 coverage files reflects two assignments that look similar from outside but differ in nearly every input.

A **coverage appraisal** looks forward. The policyholder still has the property and wants it described and valued so it can be listed on a policy.

A **claim appraisal** looks back. Something has happened to the property, and the value must be tied to the moment of the loss.

The appraiser's first task in each case is different, and so is what the client must supply. AppraiseItNow's intake requirements make the difference explicit.

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.

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.

The two lists share almost nothing:

- A claim file is anchored by **who the insurer is** and **when the loss occurred**.
- A coverage file is anchored by **which definition of value** the insurer wants and **what form** the document must take.

The two assignments therefore need different inputs, and a checklist built for one does not serve the other.

Effective dates for claim and coverage files

The effective date is where the two assignments diverge most visibly (USPAP, 2024 edition). 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.

AppraiseItNow applies a fixed convention by purpose. 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 the two insurance assignments, the convention reduces to this:

Insurance assignment	Effective date	Input the client must supply
Coverage	The report date	The value standard and any format the insurer requires
Claim	The date of loss	The carrier and the date of loss

This explains why the date of loss is a required input for a claim. Without it, the appraiser does not know which date the value must describe.

A coverage appraisal needs no such external date, because its value is set at the report date.

Which value the claim pays is a policy and law question

An appraisal supplies a value; which measure of loss applies depends on the policy and state law. The appraisal states a value under a stated standard as of a stated date. The measure of loss is a separate matter.

The California provision on the measure of indemnity illustrates the point (Cal. Ins. Code § 2051(b)). 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.

For a claim client, the practical step is to find out from the policy, or from the adjuster, which measure applies. That information should go to the appraiser along with the carrier and date of loss. The insurer's valuation report, its offer and the claim number also help.

Asset classes behind the files

The figures cited here do not cross-tabulate purpose by asset class, so this report cannot say how many insurance files concerned vehicles, boats or art. The overall asset mix of the same 1,226 appraisals still shows the range of property a file might involve.

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.

Asset class	Appraisals opened, November 8, 2025 to November 8, 2026
Vehicles	377
General personal property	323
Machinery and equipment	174
Boats	54
Business inventory	45
Fine art	40
Business valuations	39

The coverage checklist singles out vehicles for a different value standard. Given that, the size of the vehicle category is worth noting. A coverage client with a vehicle should expect the value standard question to be settled specifically for that vehicle, rather than assuming replacement cost.

AppraiseItNow's appraisers specialize by asset class rather than by geography. This fits the range of property types shown in the table above.

Where insurance files stall: missing details and response times

How often files needed more

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.

These rates are not broken down by purpose for insurance. A reader should not assume insurance files needed more at exactly these rates. The rates do show that needing something more from the client was a common part of appraisal work in the period, not an exception.

How quickly clients replied

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.

Measure, 162 requests, August 2025 to September 2026	Value
Median first reply from the client	0.1 days
Resolved within a day	55%
Resolved within a week	89%
Median arrival, identifiers such as a VIN or serial number	0.6 days
Median arrival, receipts	0.7 days
Median arrival, donation documents	1.7 days
Median arrival, photos	2.0 to 3.7 days

Reading the response-time pattern

First replies were quick. A median first reply of 0.1 days means the typical client responded within a small fraction of a day of being asked.

First reply and resolution are different measures. The figures report the median first reply separately from the shares of requests resolved within a day and within a week. A first reply is not necessarily the reply that resolves the request, so the two figures should be read as separate measures.

The type of item is associated with arrival time. The medians fall into a clear order:

- Identifiers and receipts had the shortest median arrival times, 0.6 and 0.7 days.
- Donation documents took a median 1.7 days.
- Photographs had the longest median arrival times, 2.0 to 3.7 days.

One plausible explanation is access. A VIN, serial number or receipt is often already written down somewhere: on a title, a registration card, a purchase record or an email. A photograph may require the client to go to the property, sometimes at a storage facility, a marina or a shop floor. The figures cited here do not state the reasons for the differences, so this explanation is an interpretation and not a measured finding.

The arrival times are not broken down by purpose for insurance. The figures above are not presented as measurements of insurance files, and this report makes no claim about how long photographs take specifically in a claim or coverage file. What can be said from the intake

requirements is that AppraiseItNow's claim checklist states that damage photos are not needed. A claim client should not spend time documenting damage for the appraisal. Photographs of the property itself, where it still exists and the appraisal is remote, follow the asset-type requirements discussed in the implications section.

Practical stall points specific to insurance files

The figures cited here do not isolate insurance-specific stall causes. The intake requirements, however, identify the inputs whose absence would leave an insurance file unable to proceed.

For **claim files**:

- **No date of loss.** Without it, the effective date cannot be set, because the claim convention fixes the effective date at the date of loss.
- **No carrier named.** The carrier is a required input on the claim checklist.
- **No insurer valuation report or offer.** These are not required, but they help. Without them, the appraiser has less context about what the insurer has already concluded.

For **coverage files**:

- **Value standard not specified.** A coverage file cannot be completed without knowing whether the insurer wants replacement cost, or, for a vehicle, fair market value or actual cash value.
- **Insurer format unknown.** AppraiseItNow needs any format the insurer requires.

Each of these is information that typically sits in the policy or with the agent, broker or adjuster. These items resemble identifiers and receipts more than photographs, because they are facts a client can look up or ask about and do not require a visit to the property.

Hypothetical: a claim file that stalls on the date

A hypothetical policyholder submits photographs and receipts for a collection of household furnishings damaged in a water leak and asks for a claim appraisal. The submission names the insurer but gives the date of loss only as "sometime last month."

The file cannot proceed on value, because the effective date for a claim is the date of loss. A request for the exact date goes back to the client.

The policyholder has the claim number. The adjuster's correspondence records the date the loss was reported and the date the insurer recorded as the date of loss. The client replies the same day. The bottleneck was not the client's responsiveness. It was the absence of one fact the claim checklist identifies as required.

Hypothetical: a coverage file that stalls on the value standard

A hypothetical policyholder asks for a coverage appraisal of a vehicle and several pieces of jewelry. The policyholder assumes every item will be valued at replacement cost.

The coverage checklist states replacement cost for most items, but fair market value or actual cash value for vehicles. The vehicle's value standard must therefore be confirmed with the insurer.

The insurer also has a preferred format for scheduled items. Once the policyholder obtains both the vehicle's value standard and the format from the agent, the file has what it needs. Had the policyholder asked the agent both questions before submitting, the file would not have needed anything more on those points.

Implications for policyholders scheduling coverage or supporting a claim

The general principle

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The response-time figures show why identifying needed items early is useful: any item missing at the start becomes a request for missing details, with its own arrival time. Among the figures cited, identifiers and receipts arrived with the shortest median times and photographs with the longest.

Checklist for a coverage client

Before requesting a coverage appraisal, a policyholder can assemble the following. Each item maps to a stated requirement or a photo rule.

1. **The value standard the insurer wants.** For most items this is replacement cost. For vehicles it is fair market value or actual cash value. Confirm it with the agent or the insurer.
2. **Any format the insurer requires.** Some insurers want scheduled items described in a particular way. Ask whether a form or format exists, and get a copy.
3. **Photographs that meet the asset-type requirements.** These are listed in full below.
4. **Paperwork already held.** Titles, receipts, certificates and records help document and identify each item. Receipts and identifiers had short median arrival times among the figures cited, so they are practical to gather in advance.

Checklist for a claim client

1. **The carrier.** Required.
2. **The date of loss.** Required.

3. **The insurer's valuation report, if one has been issued.** Not required, but helpful.
4. **The insurer's offer, if one has been made.** Not required, but helpful.
5. **The claim number.** Not required, but helpful.
6. **Which measure of loss applies.** This is not on the intake list. It is still a practical question for the policyholder to answer from the policy or the adjuster, because whether a claim pays replacement cost or actual cash value depends on the policy and state law.
7. **No damage photos.** The claim checklist states that damage photos are not needed. Time is better spent on the date of loss and the insurer's documents.

Photo requirements by asset type

Photographs had the longest median arrival times among the figures cited, at 2.0 to 3.7 days. Those figures for the 162 requests are not broken down by purpose for insurance.

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.

Asset type	Photographs and details
Vehicles	Outside and inside, plus mileage for anything motorized
Boats	Outside with the cover off, the helm, the engine and the inside, plus HIN and engine hours
Machinery	A few photos of each machine, the hours and whether it runs
Fine art	Front, back, signature and frame
Household items	One clear photo per item or group

Some practical notes on meeting these requirements:

- **Boats.** The cover-off requirement typically means a trip to wherever the boat is stored. It also means arranging help if the cover is large. Capturing the HIN and engine hours on the same visit avoids a second trip.
- **Machinery.** Recording whether each machine runs is a statement of fact the client can make at the time of the photographs. It should not be left for later.
- **Fine art.** The back of a work and the frame are easy to forget. A client who removes a work from the wall for the front photograph should photograph the back at the same time.
- **Household items.** The rule calls for one clear photo per item or group. Each photo should still be clear enough to show what is in it.

- **Vehicles.** The mileage reading is part of the requirement for anything motorized. A photo of the odometer is the simplest way to supply it.

When the appraiser visits in person

Where an inspection is needed, the burden on the client changes. 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.

For an insurance client, this means the claim and coverage inputs remain the client's responsibility even when the appraiser photographs the property. The carrier, the date of loss, the value standard and any insurer format still have to come from the client. These are facts about the policy and the loss, not about the object.

When property cannot be fully examined

A claim may concern property that no longer exists in its pre-loss condition, or no longer exists at all. A coverage appraisal, by contrast, is prepared for property the policyholder still has. USPAP provides for the handling of uncertain facts under specific conditions (USPAP, 2024 edition).

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.

Whether an extraordinary assumption is appropriate in a given file is the appraiser's decision. Any such assumption will be stated clearly in the report.

As general practical advice, separate from any USPAP rule, a policyholder who keeps receipts, earlier photographs, titles and certificates for valuable property before any loss holds records that are useful if a claim is later made.

Hypothetical: a fine art coverage file prepared in advance

A hypothetical collector wants three paintings documented for a policy. Before requesting the appraisal, the collector does the following:

- asks the broker whether replacement cost is the required standard, and confirms that it is;
- obtains the insurer's preferred format for scheduled items;
- removes each painting from the wall to photograph the front, back, signature and frame;
- gathers the purchase receipts and any certificates.

The file arrives with its value standard set, its format known, its photographs matching the fine art requirement and its paperwork attached. Nothing in the intake list is left outstanding.

Hypothetical: a machinery claim file

A hypothetical small business has equipment damaged in a fire and seeks a claim appraisal. The owner supplies the carrier, the date of loss the insurer recorded, the claim number, and the insurer's valuation report and offer. The owner does not supply damage photos, because the claim checklist states they are not needed.

The appraiser determines the scope of work, including whether remote documentation is enough or an inspection is needed. Equipment records that show hours and condition before the fire are useful documentation for the file. Which measure the insurer pays remains governed by the policy and state law, not by the appraisal itself.

Review questions for policyholders

1. Is the appraisal for coverage or for a claim? The answer determines the effective date and the checklist.
2. For a claim, is the exact date of loss known?
3. For coverage, has the insurer confirmed the value standard, particularly for any vehicle?
4. Does the insurer require a specific format, and has a copy been obtained?
5. Do the photographs meet the asset-type requirements, including the views most often missed, such as the back of a painting, a boat with its cover off, or machine hours?
6. Have titles, receipts, certificates and records been gathered before the request?
7. For a claim, does the policyholder know whether the policy pays replacement cost or actual cash value?

Outlook for insurance appraisal files in 2026

The records in this report describe a single period. They support no statement about whether insurance volumes, request rates or response times are rising or falling. What they do support is a set of observations about how insurance appraisal files work.

First, claim and coverage work are two different assignments. The 102 claim files and 73 coverage files in the opened-appraisals set call for different inputs, different effective dates and different preparation by the client.

Second, first replies in the records were fast. The median first reply was 0.1 days, in figures for the 162 requests that are not broken down by purpose for insurance. The figures show clients responding quickly once a request was sent. Arrival times for the items themselves varied by type: identifiers and receipts arrived with the shortest medians and photographs with the longest.

Third, the insurance-specific inputs are information items. The carrier, the date of loss, the value standard and the insurer's format all live in the policy, the claim correspondence or a conversation with the agent or adjuster. Among the figures cited, identifiers and receipts arrived at medians of 0.6 and 0.7 days. Insurance clients can gather the insurance inputs before requesting an appraisal, rather than in response to a request.

Fourth, the measure of payment sits outside the appraisal. Whether a claim pays replacement cost or actual cash value depends on the policy and state law. A policyholder who knows which measure applies, and shares it with the appraiser along with the insurer's valuation report, gives the file its clearest footing.

For reference, AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). 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. AppraiseItNow's website is www.appraiseitnow.com.