APPRAISEITNOW

Vehicle Claim Appraisals in 2026: Date of Loss, the Insurer's Report and Offer, and Required Photographs

AppraiseItNow Inc.

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Educational material, not an appraisal.

How this compendium on vehicle claim appraisals is organized

Who publishes this compendium and what it covers

This compendium is published in 2026 by AppraiseItNow Inc. for policyholders, adjusters, attorneys and other readers who work with vehicle insurance claims. 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) The scope of this document is appraisal for insurance claims on vehicles, with attention to the date of loss, the insurer's valuation report and offer, and the photographs a policyholder provides.

How the questions are grouped

The compendium moves from principles to practice. The first group of questions addresses the rules that shape a vehicle claim valuation, including the professional standard, the effective date and the value standard. The second group walks through the process: what a policyholder gathers, which photographs matter and how the work proceeds. The third group handles special cases such as vehicles that no longer exist, classic and modified vehicles, and leased or financed vehicles. The final group explains the report itself and how it relates to the insurer's own valuation report and offer.

Terms used throughout this compendium

Several terms recur, and each has a specific meaning here:

- **Carrier**: the insurance company that issued the policy and is handling the claim.
- **Date of loss**: the date on which the collision, theft, fire, flood or other event occurred.
- **Claim number**: the reference number the carrier assigns to the claim.
- **Insurer's valuation report**: the document a carrier produces, often through a third-party valuation tool, that states the value the carrier places on the vehicle.
- **Offer**: the amount the carrier proposes to pay to settle the claim.
- **Actual cash value**: a value standard whose meaning depends on the policy and state law. The California definition is quoted in the rules section below.
- **Effective date**: the date to which an appraised value applies.
- **Scope of work**: the type and extent of research and analysis an appraiser performs in an assignment.

What this compendium does not cover

This compendium concerns vehicles and, where helpful for contrast, other personal property. AppraiseItNow does not appraise real estate. Questions about homes, land or buildings therefore fall outside this document, even when the same event, such as a storm, damaged both a house and a car parked beside it.

Questions about the rules that govern a vehicle claim valuation

What professional standard does an AppraiseItNow vehicle claim appraisal follow?

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). The report for a vehicle claim states its effective date and its report date and describes its scope of work. A reader comparing an independent appraisal with a carrier's valuation report can use those stated elements to see what each document is measuring.

Why does the date of loss matter so much in a vehicle claim?

A vehicle's value changes over time with mileage, market conditions and condition, so a claim valuation has to be pinned to one specific day. 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 vehicle claim, the date of loss is therefore the anchor for the entire analysis. An appraisal that valued the car as of the report date, rather than the day of the accident or theft, would answer a different question from the one the claim is asking.

What is an effective date, and how is it different from the report 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). In a vehicle claim, the effective date is a past date, the date of loss, and the report states its report date separately. The two dates are usually different, sometimes by weeks or months, and a reader should check that both appear and that the effective date matches the date of loss shown in the carrier's file.

Does a vehicle claim pay replacement cost or actual cash value?

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)). The policy's declarations page and its valuation or loss settlement provisions are the first places a policyholder reads to see which standard the contract uses. When the wording is unclear, the policyholder asks the adjuster in writing which value standard the carrier is applying, and keeps the answer with the claim file.

What value standard does AppraiseItNow use for vehicles when coverage is being set rather than a claim being settled?

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. This describes coverage work, where a policyholder is documenting a vehicle before any loss, often to schedule it on a policy. The contrast is useful for claim readers: for vehicles the standard named in coverage work is fair market value or actual cash value, and a claim appraisal follows whatever standard the policy and applicable law call for.

What does "a fair deduction for depreciation" mean in everyday terms?

Depreciation is the loss of value a vehicle experiences through age, mileage, wear and changes in the market. In the California definition quoted above, the deduction is taken from the cost to repair or replace. In practical terms, an older sedan with high mileage and a worn interior is worth less than the same model with low mileage and a clean interior, and the gap between them is the kind of difference depreciation describes. The definition itself does not set a percentage or a formula, so a reader should not assume any fixed rate applies.

Does USPAP require the appraiser to see the vehicle in person?

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). 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). In a vehicle claim, the decision depends on what the appraiser needs to reach a credible value, and the report tells the reader which approach was taken.

What happens when a fact about the vehicle cannot be confirmed?

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). In a vehicle claim, an uncertain fact might

be the condition of an interior that was destroyed in a fire or the presence of an option package the owner remembers but cannot document. If such an assumption is used, the report identifies it, and a reader should note it because the conclusion depends on that assumption being true.

Questions about the process of documenting a vehicle claim

What does AppraiseItNow require before a vehicle claim appraisal begins?

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 and date of loss are the two essentials because they define whose claim the appraisal supports and the day the value must apply to. The other items are helpful because they let the appraiser understand the figure being discussed and tie the report to the right file. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs.

Are damage photos needed for a vehicle claim appraisal?

No. AppraiseItNow's requirements list damage photos as not needed for an insurance claim appraisal. The value in a claim appraisal applies as of the date of loss. A policyholder who has already taken damage photos for the carrier keeps them in the claim file, since they serve the carrier's own process.

Which photographs of a vehicle does AppraiseItNow ask for?

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. For a car, truck or motorcycle, the essentials are therefore views of the exterior, views of the interior, and the mileage. The mileage photo is usually a clear image of the odometer reading.

How should a policyholder take useful exterior and interior photographs?

Good photographs are even, well lit and complete, so the appraiser can see the vehicle's general condition and equipment. A practical approach for the exterior is to walk around the vehicle and photograph it from the front, rear and each side, plus the corners, in daylight and without heavy shadow. For the interior, practical views include the front seats, rear seats, dashboard and center console, and the cargo area. Clean lenses, steady hands and the absence of glare on windows all improve what the appraiser can read from the images.

How should the mileage be captured?

The mileage photo should show the odometer reading clearly enough that each digit is legible. On many vehicles the odometer is visible only with the ignition on, so the photo is taken with the display lit and the camera angled to avoid reflection from the instrument cluster glass. If a vehicle's digital display cycles between trip meters and total mileage, the photo should show the total. Where the vehicle cannot be powered on, the policyholder can gather records that show recent mileage, such as service invoices, and tell the appraiser that the display could not be photographed.

Which documents help the appraiser beyond the photographs?

The documents most useful in a vehicle claim are the insurer's valuation report, the offer and the claim number, alongside the carrier's name and the date of loss. Other paperwork the owner holds can add specificity, such as the title or registration showing the VIN, the original window sticker or build sheet listing options, receipts for recent major repairs or new tires, and maintenance records. 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. Organizing these documents by type before sending them helps the appraiser match each one to the right part of the analysis.

How common are vehicle and insurance assignments at AppraiseItNow?

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. These figures describe the overall mix of work and do not, on their own, show how many vehicle assignments were insurance claims.

How are most appraisals carried out, remotely or in person?

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. For a vehicle claim, this pattern explains why the photograph and document list matters: in most assignments, the images and paperwork are the appraiser's primary view of the vehicle. The quality and completeness of what the policyholder sends therefore shapes the work directly.

What happens if something is missing after the materials are sent?

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. 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. These figures are overall results for all 162 requests across appraisal types; they are not specific to vehicle claims.

How is the appraisal requested and priced?

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly (www.appraiseitnow.com). AppraiseItNow's website is www.appraiseitnow.com. A policyholder preparing a request has the carrier's name, the date of loss and the claim number at hand so the request describes the assignment accurately from the outset.

Who prepares the appraisal?

AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. AppraiseItNow's appraisers specialize by asset class rather than by geography. For a vehicle claim, that means the work is prepared by an appraiser who focuses on vehicles, regardless of where the policyholder or the vehicle is located. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

What is a practical checklist for a vehicle claim submission?

The following checklist reflects the requirements stated above:

Item	Status under AppraiseItNow's requirements	Practical note
Carrier name	Required	Use the name exactly as it appears on the policy
Date of loss	Required	Match the date in the carrier's claim file
Insurer's valuation report	Helps	Send the complete report, all pages
Insurer's offer	Helps	Include the letter or email stating the amount
Claim number	Helps	Copy it from carrier correspondence
Exterior photos	Part of vehicle photo requirements	Front, rear, both sides, corners
Interior photos	Part of vehicle photo requirements	Seats, dashboard, console, cargo area
Mileage	Part of vehicle photo requirements	Legible odometer reading
Damage photos	Not needed	Keep for the carrier's file

Questions about special cases in vehicle claims

What if the vehicle was stolen and never recovered?

A stolen vehicle cannot be photographed after the theft, yet the claim still asks what it was worth on the date of loss. In practice, the policyholder searches for existing images that show the vehicle's outside, inside and mileage, such as photos from a phone's camera roll, a past sale listing, a service visit or a social media post, and records when each was taken. Documents such as service invoices, inspection records and the window sticker can fill in mileage and equipment. Where a fact cannot be confirmed from these sources, the appraiser may consider an extraordinary assumption, and the report would say so clearly.

What if the vehicle was destroyed by fire or flood?

A vehicle destroyed by fire or flood presents the same challenge as a stolen one: its condition before the event is what matters, and it can no longer be seen in that condition. The practical steps are to gather any photographs taken before the date of loss and any records that describe the vehicle's mileage, equipment and maintenance. Photographs of the wreckage are damage photos, which are not needed for the claim appraisal. The policyholder lets the appraiser know which pre-loss images exist and when they were taken, since a photo from two years before the loss shows less about condition on the date of loss than one from the prior month.

How are classic, collector or low-production vehicles handled?

Classic and collector vehicles often have few directly comparable sales, and their value can depend heavily on originality, documentation and condition. The photograph requirements remain the outside, the inside and the mileage, but the supporting documents tend to carry more weight: restoration invoices, records of matching numbers, ownership history and any prior appraisals all help the appraiser describe the vehicle accurately. A policyholder whose collector vehicle was already documented for coverage keeps that earlier report available, recognizing that a coverage appraisal uses the report date as its effective date while a claim appraisal uses the date of loss.

What about vehicles with aftermarket modifications or added equipment?

Aftermarket wheels, performance parts, lift kits, upgraded audio systems and similar additions may not appear in a carrier's standard valuation, which often starts from a vehicle's factory configuration. The practical step is to document each modification with a clear photograph and, where available, a receipt or installation invoice. Interior photos should show any upgraded seats, electronics or trim, and exterior photos should show wheels, body work and accessories. Whether and how such equipment is covered is a question about the policy itself, and the policyholder reviews the relevant policy language and confirms the carrier's position with the adjuster.

What if the vehicle is a motorcycle, a truck or another motorized vehicle?

The photograph requirement for vehicles covers the outside and inside, plus the mileage for anything motorized. A motorcycle has little or no interior, so the practical emphasis shifts to complete exterior views, the instrument cluster and close views of features that distinguish the model, such as exhaust, seats and luggage. A pickup truck's interior views include the cab and the bed, along with any bed cover or tow equipment. In each case, a legible mileage reading remains part of the request.

What if the vehicle also needs a coverage appraisal for a replacement?

A policyholder who settles a claim and acquires another vehicle may later want documentation for coverage purposes. That second assignment is a different appraisal, with different requirements: for an insurance coverage appraisal, AppraiseItNow needs the value standard and any format the insurer requires, and the effective date is the report date. Keeping the two assignments separate avoids confusion between a value tied to the date of loss and a value tied to the date of the new report.

What if a boat or trailer was damaged in the same event?

When a boat and its tow vehicle are damaged in the same event, each asset has its own photograph requirements. For boats, the requirements are the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours. The vehicle's requirements remain the outside, the inside and the mileage. Grouping photos and documents by asset before sending them helps the appraiser keep each valuation distinct, even though both share the same carrier and date of loss.

What if the carrier, the policyholder and a lender all have an interest in the vehicle?

A financed or leased vehicle may have a lienholder or lessor listed on the policy, and the settlement may involve that party. The appraisal itself concerns the vehicle's value as of the date of loss, which is the same question regardless of who receives the payment. The practical steps are to confirm with the adjuster how the lienholder is handled and to include the title or lease documents with the paperwork the policyholder sends. Questions about how payment is divided are for the carrier, the lender and, where needed, the policyholder's own adviser.

Questions about the vehicle claim appraisal report and the insurer's offer

What does an insurer's valuation report usually contain?

A carrier's valuation report typically describes the vehicle by year, make, model, trim and VIN, lists the options the carrier recognized, and records the mileage it used. It often presents comparable vehicles, which are similar vehicles offered or sold in a defined area, with adjustments for differences in mileage, equipment and condition. The report then arrives at a value, and the carrier's offer usually reflects that value along with any items the policy addresses separately. Reading the report line by line is the first step in understanding how the carrier reached its number.

Why does sending the insurer's report and offer help the appraiser?

The insurer's valuation report, its offer and the claim number help, even though they are not required. With the carrier's report in hand, the appraiser can see the vehicle description, mileage and condition assumptions behind the carrier's figure. That allows the independent report to address the same vehicle on the same date of loss, which makes the two documents easier for an adjuster or other reader to compare. The offer shows the specific amount under discussion.

What should a policyholder check in the insurer's report before sending it?

Several entries are worth checking against the policyholder's own records:

- The VIN, year, make, model and trim, compared with the title or registration
- The mileage, compared with the policyholder's last odometer photo or service record
- The list of options and packages, compared with the window sticker or build sheet
- The condition rating, compared with the vehicle's actual pre-loss condition as shown in photographs
- The comparable vehicles, checked for whether they match the trim, drivetrain and equipment of the insured vehicle
- The date of loss, compared with the date in the claim correspondence

Any discrepancy the policyholder notices can be noted in a short written summary sent with the documents.

What will the AppraiseItNow report state about dates?

The report states both the effective date and the report date (USPAP, 2024 edition). For a vehicle claim, the effective date is the date of loss. A reader comparing the AppraiseItNow report with the carrier's valuation should confirm that both documents apply to the same date of loss. If the dates differ, the documents are not measuring the same thing and should not be compared figure to figure.

How does the report describe what the appraiser did?

The report describes the scope of work, including how much inspection credible results need (USPAP, 2024 edition). A reader can therefore see whether the appraisal was prepared from photographs and documents or after an in-person visit, and which materials the appraiser relied on. If the report uses an extraordinary assumption, the report must say so clearly. These disclosures let an adjuster or attorney evaluate the report on its stated basis rather than guessing at the method.

What does a hypothetical comparison of the two reports look like?

The following hypothetical illustrates how a reader might lay the carrier's valuation and an independent appraisal side by side. In this hypothetical, a mid-size sedan was totaled in a collision, and the carrier's report recorded the trim as the base model while the window sticker showed a higher trim with a technology package.

Entry	Carrier's valuation report (hypothetical)	Independent appraisal (hypothetical)
Date of loss	March 14, 2026	March 14, 2026 (effective date)
Trim	Base	Higher trim, per window sticker
Options	None listed	Technology package
Mileage	61,000	58,412, per odometer photo
Condition	Average	Described from interior and exterior photos

The hypothetical shows the kinds of differences that can explain a gap between two figures: trim, options, mileage and condition. It does not show which figure the carrier will accept or what the claim will pay, because that depends on the policy, state law and the carrier's own review.

Does the appraisal decide what the claim will pay?

Whether a claim pays replacement cost or actual cash value depends on the policy and state law, and the carrier applies the policy's terms to the loss. The appraisal provides a documented, USPAP-compliant opinion of value as of the date of loss that the policyholder can present in support of the claim. How the carrier responds, and how any remaining disagreement is resolved, are matters governed by the policy and the claim process.

How should a policyholder present the appraisal to the carrier?

A practical approach is to send the complete report to the adjuster with a short cover note that references the claim number, the date of loss and the specific entries where the appraisal differs from the carrier's valuation report. Sending the full report, rather than only the conclusion page, lets the adjuster see the scope of work, the effective date and any stated assumptions. The policyholder keeps a copy of everything sent and a record of when it was sent. Any written response from the carrier should be saved with the claim file.

What if the carrier revises its offer after seeing the appraisal?

A revised offer is a new figure, and the policyholder reads it with the same care as the first. The practical steps are to ask the carrier which entries changed in its valuation, compare those entries with the appraisal and the policyholder's records, and note any differences that remain. If the carrier issues a revised valuation report, that document joins the claim file alongside the original. The appraisal's effective date remains the date of loss regardless of when the offer changes.

What review questions help a reader confirm understanding of this compendium?

The following questions summarize the key points:

1. Which two items does AppraiseItNow require for an insurance claim appraisal? (The carrier and the date of loss.)
2. Which three items help but are not required? (The insurer's valuation report, its offer and the claim number.)
3. Are damage photos needed for the claim appraisal? (No.)
4. What photographs are requested for a vehicle? (The outside and inside, plus the mileage for anything motorized.)
5. What is the effective date for an insurance claim? (The date of loss.)
6. What determines whether a claim pays replacement cost or actual cash value? (The policy and state law.)
7. Does USPAP require an in-person inspection in every assignment? (No; the appraiser decides the scope of work and the report describes it.)
8. Does AppraiseItNow appraise real estate? (No.)

Where can readers find more about the publisher?

AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024. Joe Kattan is the owner and chief executive officer of AppraiseItNow. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.