APPRAISEITNOW

Remote Versus In-Person Appraisal by Purpose: A 2026 Comparison for Donation, Estate, Insurance, Divorce and Business Valuation

AppraiseItNow Inc.

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Educational material, not an appraisal.

Scope of the remote and in-person comparison by appraisal purpose

This study, dated 2026, compares two ways of preparing an appraisal of personal property or a business. The first relies on photographs and documents the client supplies. The second relies on a visit, where the appraiser sees the asset in person.

The central question for most readers is whether a given report will be accepted. Acceptance always depends on two things. The first is who relies on the report. The second is what they rely on it for. A charity, an executor, an insurance carrier, opposing counsel in a divorce, and a buyer or lender looking at a closely held business each care about different things. For that reason, this study examines the remote-versus-in-person question one purpose at a time rather than in the abstract.

The study is published by AppraiseItNow Inc. The publisher describes itself as follows (www.appraiseitnow.com). 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's website is www.appraiseitnow.com.

Terms used in this study

- **Remote appraisal.** An appraisal in which the appraiser does not visit the asset. The analysis rests on photographs, identifiers, receipts, titles, records and other documents the client provides. Some people call this a desktop appraisal.
- **In-person appraisal.** An appraisal in which the appraiser travels to the asset, inspects it, and creates the photographic record personally.
- **Scope of work.** The extent of research, inspection and analysis an appraiser carries out for a given assignment.
- **Intended user.** The party who will rely on the report, such as a tax authority reviewing a deduction, an insurer settling a claim, or a court and the parties in a divorce.
- **Effective date.** The date on which the stated value applies, as distinct from the date the report is written.
- **Identifier.** A number tied to one specific asset, such as a vehicle identification number (VIN), a hull identification number (HIN) or a serial number.
- **Condition.** The physical state of an asset: wear, damage, completeness, working order and any repairs or restoration.

What this comparison leaves out

AppraiseItNow does not appraise real estate. Land, buildings and other real property are therefore outside this comparison, even where they sit alongside the personal property or business being valued. The study also does not decide whether any tax deduction is allowed or how much is deductible. It does not decide which donated items belong together for tax purposes, and it does not interpret state family law. Those determinations belong to the client's tax adviser or attorney.

Criteria for judging photo-based and in-person appraisals across five purposes

Seven criteria structure the comparison. Each one addresses a practical point on which remote and in-person work can differ.

1. **Acceptance by the party relying on the report.** Does anything the intended user relies on require an in-person inspection? Has the party who controls the engagement, such as an attorney or carrier, confirmed what it expects?
2. **Evidence of physical condition.** How the appraiser establishes wear, damage and working order, and how clearly the report records it.
3. **Identification of the specific asset.** How the report ties the value to one particular object, vehicle, vessel or machine, rather than to a type of item.
4. **Fit with the effective date.** Whether the evidence describes the asset as of the date the value must apply, which may lie in the past.
5. **Preparation required of the client.** What the client must gather or photograph, and what the appraiser handles personally.
6. **Fit with the asset class.** Whether the kind of asset lends itself to photographic and documentary evidence.
7. **Disclosure of scope and assumptions.** How the report tells the reader what the appraiser did and did not do, and on what assumptions the value rests.

These criteria exclude cost and speed. Those factors vary with the assignment and the provider, and they do not determine whether a report will be accepted.

The three appraisal approaches compared

Remote appraisal from photographs and documents

In a remote appraisal, the client creates the evidence and the appraiser analyzes it. The client photographs the asset to a specification and records identifiers and readings such as mileage or engine hours. The client also supplies supporting paperwork. The appraiser reviews the material

and asks for anything missing. The appraiser then researches the market and writes a report that explains what the evidence consisted of.

The strength of this approach is reach. The appraiser who knows the asset class best can value an asset wherever it sits, without anyone traveling. Its limitation is that the appraiser sees only what the camera saw. Any defect, label or feature outside the frame is invisible unless the client documents it.

In-person appraisal by a local appraiser

In an in-person appraisal, the appraiser comes to the asset. The client's role changes from documentation to access. 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.

The strength of this approach is direct observation. The appraiser can open compartments, start an engine, examine the back of a canvas under raking light, or count stock on shelves. The limitation is that the visit has to happen. It depends on the asset still existing and being accessible, and on an appraiser with the right specialty being able to travel there.

Remote-first appraisal with an in-person visit when inspection is needed

A third approach treats remote work as the default and adds an in-person visit when the assignment calls for one. This is how AppraiseItNow describes its own practice. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

The firm's own records show how this approach plays out in volume. 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. AppraiseItNow's appraisers specialize by asset class rather than by geography. This is the organizational counterpart to remote work: a specialist can handle assets far from where the specialist is located.

The mix of purposes in that same period is relevant to this study's focus. 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.

How remote and in-person appraisals compare on each criterion

Acceptance by the party relying on the report

The starting point for every purpose is the professional standard the appraisal follows (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. Under the standard, then, an in-person visit is one possible scope of work, not a precondition of a valid appraisal. Each purpose adds its own layer to that baseline.

Charitable donation. The tax regulations governing qualified appraisals speak to inspection directly (Treas. Reg. § 1.170A-17). IRS rules do not require the appraiser to inspect the property in person. The same regulation sets out what the report must contain (Treas. Reg. § 1.170A-17). A qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP. For a donor, the practical question is therefore not whether a visit occurred. The question is whether the evidence supports a clear description of the property and its condition. Remote and in-person appraisals can both meet that requirement when the evidence is adequate. Whether a resulting deduction is allowed, and in what amount, remains a matter for the donor's tax adviser.

Insurance. For insurance, the carrier is the party relying on the report. Claims and coverage differ in what they need. 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. A claim appraisal frequently concerns an asset that has been destroyed, stolen or already repaired, so a visit may be impossible or uninformative. In those cases, a remote appraisal built on documents and pre-loss records is often the only practical route. For coverage, where a policyholder wants to schedule or insure an asset still in hand, either approach is workable. The policyholder can confirm with the carrier or agent what documentation the carrier expects in the file.

Divorce. In a divorce, the attorney directing the engagement controls what is acceptable. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable. Divorce valuations can be contested, so counsel's view of whether a remote report will hold up against scrutiny from the other side is the deciding input. A remote appraisal does not proceed on the assumption that it will be accepted. It proceeds on counsel's confirmation.

Estate. Estate work covers probate, estate tax and estate settlement. The intended users may include the executor, beneficiaries, the court and tax authorities. The governing point is the USPAP scope-of-work principle stated above: the appraiser sets the scope of work, and the report describes it. That principle is combined with whatever the estate's attorney or tax adviser reports about the expectations of the parties who will receive the report. The executor's practical step is to ask the estate's counsel early whether any recipient has expressed a preference.

Business valuation. A valuation of a closely held business rests mainly on financial statements, tax returns, ownership records, contracts and management interviews. Those inputs are documents and conversations rather than objects, and they travel equally well whether or not the appraiser visits. A site visit tends to add the most where physical assets drive value. Examples include a manufacturer with significant equipment or a distributor carrying substantial inventory. Even then, the appraiser decides whether direct observation is needed for credible results, and the report describes that decision.

Evidence of physical condition

Condition is the criterion on which the two approaches differ most visibly.

In an in-person appraisal, the appraiser observes condition directly and can probe anything that raises a question. Examples include running a machine through a cycle, checking whether a boat's bilge is dry, or looking for retouching on a painting.

In a remote appraisal, condition is established through a structured set of photographs and readings. 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.

Those specifications target the features that most often move value: cosmetic condition, use as shown by hours or mileage, operability, and the marks and labels that support authenticity and attribution. A useful comparison is a medical consultation. Some conditions can be assessed reliably from images and a history, while others require the patient in the room. The appraiser makes the equivalent judgment for each asset.

Worked example (hypothetical). A donor plans to give a 30-foot cruising sailboat to a maritime education charity. The donor supplies photographs of the hull with the cover off, the helm, the engine and the cabin interior, along with the HIN and the engine hours. The photographs show the hull and deck clearly but do not show the condition of the standing rigging up the mast. The appraiser has two choices. One is to ask for additional photographs or a recent rigging survey. The other is to treat the omission within the analysis and state that in the report. If the vessel's value depends heavily on rigging condition that cannot be documented, the appraiser may decide an inspection is needed. The donor's tax adviser, not the appraiser, addresses what the appraisal means for the donor's return.

Identification of the specific asset

A credible appraisal values one particular asset, not a model or a category. Both approaches rely on identifiers, but they obtain them differently.

In person, the appraiser locates and photographs the VIN plate, HIN, serial plate, artist's signature or maker's mark personally. Remotely, the client photographs or transcribes these, and the appraiser checks them against titles, registrations, receipts and other documents.

The remote approach introduces one specific risk: a mismatch between the identifier the client reports and the asset in the photographs. Appraisers manage that risk by requiring identifiers in photographs rather than only in typed form, and by cross-checking against paperwork. AppraiseItNow's data on follow-up requests suggest that identifiers are generally quick for clients to supply when requested. 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.

Fit with the effective date

The standard defines the effective date and requires the report to state it (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.

The effective date also varies with 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.

When the effective date is in the past, an in-person visit has a built-in limitation. The appraiser sees the asset as it is today, not as it was on the date of death, the date of loss or the separation date counsel chose. A remote appraisal shares that limitation for current photographs. However, it can also draw on photographs, listings, inventories and records created closer to the effective date. For retrospective assignments, the strongest evidence is sometimes documentary rather than physical.

When the evidence leaves a gap, the standard sets out how an appraiser may proceed (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.

Worked example (hypothetical). An executor is settling an estate that includes a pickup truck and the contents of a furnished apartment in another state. The decedent died eight months before the appraisal is ordered. The effective date is the date of death. The truck has been driven since then, so its current odometer reading is higher than it was on that date. A maintenance invoice from three weeks before the death records the mileage at that time. The appraiser can use the invoice to establish mileage as of the effective date. Some household items have been distributed to family members, so the current photographs do not show them. Older family

photographs and a written inventory do show them. The appraiser evaluates whether this material supports a credible value. If a fact remains uncertain, the appraiser considers whether the conditions for an extraordinary assumption are met and, if so, states it clearly in the report. A visit today would not have recovered the apartment's condition on the date of death.

Preparation required of the client

The two approaches shift work between client and appraiser in opposite directions.

In a remote appraisal, the client is the photographer and the record-keeper. The client works through the asset-specific photo list, reads gauges and plates, and gathers paperwork. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. Even so, incomplete submissions occur. 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.

A separate statistic concerns the questions appraisers send back. 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.

In an in-person appraisal, the client's photographic burden disappears, but the documentary burden does not. The appraiser identifies and photographs everything at the visit, while the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records. The client also has to arrange access. That may mean unlocking a storage unit, having a boat out of the water or uncovered, or ensuring that a machine can be powered.

The practical lesson for anyone choosing a remote appraisal is to treat the photo list as a specification, not a suggestion. Each photograph should be taken in good light, with the full item in frame, and with identifiers legible.

Fit with the asset class

Asset classes differ in how much value information photographs and documents can carry. The composition of AppraiseItNow's 2025-2026 caseload gives a sense of which classes are routinely handled. 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.

Practical observations by class:

- **Vehicles.** Value depends heavily on identifiers, mileage, trim and visible condition. All of these photograph well. Hidden mechanical issues are a limitation for both approaches unless someone operates and tests the vehicle.
- **Boats.** The hull, deck, helm, engine and interior can be documented, along with the HIN and engine hours. Below-waterline condition and rigging aloft are harder to capture without a haul-out or a climb.

- **Machinery and equipment.** Hours and running status carry much of the information. A photograph cannot show whether a machine holds tolerances under load, so an operational statement from the owner or a service record helps.
- **Fine art.** The back of a work, its signature, labels, inscriptions and frame carry attribution and provenance clues, and so do accompanying documents. Close questions of authenticity or condition, such as whether a surface has been restored, sometimes call for direct examination.
- **General personal property.** One clear photograph per item or group is often enough for household contents, where value is driven by category, maker and general condition.
- **Business inventory.** Counts, ages and categories usually come from the business's own records. Photographs support those records, and a visit may be considered where the records are incomplete.
- **Business valuations.** The principal evidence is financial and documentary, so the remote-versus-in-person distinction matters less than for physical assets.

Disclosure of scope and assumptions in the report

Whichever approach is used, the report is where the reader learns what the appraiser did. Under USPAP the appraiser decides the scope of work and the report describes it, so a remote report should state plainly that the appraiser did not inspect the asset. It should also identify what evidence the appraiser relied on. An in-person report should state when the inspection took place and what it covered.

For a reviewer, this disclosure is the most useful single test of a report. A remote report that clearly lists its photographs, identifiers and documents, and states any extraordinary assumption, gives a reviewer more to evaluate than an in-person report that records little about the visit. The method matters less than whether the report explains it.

Summary table: remote and in-person appraisal by purpose and criterion

Purpose	Who confirms acceptability	Typical effective date (AppraiseItNow practice)	When remote evidence is usually workable	When an in-person visit tends to add value
Charitable donation	IRS rules do not require in-person inspection; donor's tax adviser handles tax questions	Contribution date, or report date for a future gift signed no more than 60 days before it	Asset photographs well and documents describe its condition	Value depends on condition that cannot be photographed or documented
Estate (probate, estate tax, settlement)	Appraiser sets scope; executor confirms recipients' expectations through counsel	Date of death	Records and photographs from near the date of death exist	Large or complex contents with little documentation
Insurance claim	Carrier; carrier and date of loss required	Date of loss	Asset lost, stolen or repaired; insurer's report, offer and claim number available	Rarely possible when the asset no longer exists
Insurance coverage	Carrier or agent	Report date	Asset in hand and easy to photograph	Carrier asks for an inspection, or the asset has high-value condition details
Divorce	Attorney confirms that a remote appraisal is acceptable	Date counsel sets	Counsel confirms remote is acceptable	Condition is disputed, or counsel prefers direct observation
Business valuation	Parties relying on the report, through their advisers	Date set for the engagement	Financial and operating records are complete	Physical assets or inventory drive a large share of value

Criterion	Remote appraisal from photographs and documents	In-person appraisal by a local appraiser
Condition evidence	Client photographs to an asset-specific list	Appraiser observes and tests directly
Identification	Client photographs identifiers; appraiser cross-checks paperwork	Appraiser locates and records identifiers
Past effective date	Can draw on older records and photographs	Shows present condition only, unless supplemented by records
Client preparation	Photographs, readings and paperwork	Address, access and paperwork
Asset still exists?	Not required if records suffice	Required
Report disclosure	States no inspection and lists evidence relied on	States inspection date and coverage

Choosing between a photo-based and an in-person appraisal for each purpose

The decision sequence below applies to every purpose. The questions are ordered so that the answer to an earlier question can settle the matter before later ones arise.

Questions to settle before choosing an approach

1. **Who will rely on the report, and has that party, or the adviser who speaks for it, stated a preference?** For a divorce, the attorney's confirmation comes first. For insurance, the carrier's expectations come first.
2. **What is the effective date?** If the effective date is in the past, the question is which evidence best shows the asset on that date. A visit today may add little.
3. **Does the asset still exist in the condition being valued?** If it was lost, stolen, sold or repaired, a remote appraisal from records may be the only option.
4. **Can every feature that drives value be photographed or documented?** If one critical feature cannot be, such as hidden structure, operation under load or surface restoration, raise this with the appraiser before work begins.
5. **Can the client produce the full photo list and paperwork?** An owner who cannot reach, uncover or operate the asset may find a visit simpler.

Choosing for a charitable donation

A donor's decision turns on evidence, not on the presence of the appraiser. IRS rules do not require the appraiser to inspect the property in person (IRS Publication 561 (Rev. December 2025)). The donor's priority is a complete set of photographs and documents that let the report describe the property and its condition as of the contribution date. Questions about how the appraisal fits into the donor's return, including any grouping of items or treatment of artwork, go to the donor's tax adviser.

Worked example (hypothetical). A retired contractor plans to donate a skid steer loader and a trailer to a vocational school. The contractor photographs each machine from several angles, records the hours, confirms that the loader runs, and photographs the serial plates and the trailer's title. Because the evidence covers each value-driving feature, the appraiser proceeds remotely and describes the condition shown in the photographs and records. The contractor's tax adviser handles everything concerning the deduction.

Choosing for an estate

Executors often manage property far from where they live. That makes remote work attractive, and the date-of-death effective date makes historical records valuable. The executor's practical steps are to gather any photographs, inventories, insurance schedules and receipts dating from before the death, and to ask the estate's counsel whether any recipient of the report expects an inspection. An in-person visit makes the most sense where a residence holds many items with little documentation, and walking the rooms is more efficient than photographing them.

Choosing for insurance

For a claim, the carrier, the date of loss and the insurer's own valuation materials frame the work, and damage photographs are not needed. Remote appraisal is the natural fit, particularly when the asset no longer exists. For coverage, the policyholder can photograph the asset to the specification for its class. Examples are the front, back, signature and frame of a painting, or the outside and inside of a vehicle along with its mileage. The policyholder should confirm with the carrier whether it wants anything further.

Worked example (hypothetical). A policyholder's classic convertible is stolen from a storage facility. The carrier offers a settlement based on its own valuation report. The policyholder commissions a claim appraisal and supplies the carrier's name, the date of loss, the claim number, the insurer's valuation report and offer, the title, restoration receipts, and photographs taken at a car show the summer before the theft. No visit is possible. The appraisal rests on the records, and the report states that scope.

Choosing for a divorce

The attorney's confirmation is the gate. Once counsel confirms that a remote appraisal is acceptable and sets the valuation dates and standard of value, the remaining choice is practical. Remote work suits assets that photograph well and are not in dispute. Where one spouse controls the asset and the other questions its condition, counsel may prefer an in-person inspection, so that the evidence does not come only from the party in possession.

Worked example (hypothetical). In a divorce, one spouse operates a small machine shop with several lathes and a milling machine. The other spouse's attorney retains an appraiser and sets the valuation date and standard. Counsel considers whether photographs and hour readings supplied by the operating spouse will be accepted by the other side. Counsel then confirms either that a remote appraisal is acceptable or that an inspection is preferred.

Choosing for a business valuation

For a closely held business, the decision depends on how much of the value is physical. A professional services firm whose value lies in its client relationships and earnings can usually be valued from financial records and management interviews alone. A business whose balance sheet is dominated by equipment or inventory may benefit from an in-person look at those assets, or from a separate appraisal of them. Either way, the appraiser determines the scope needed for credible results and documents it in the report.

Reading a report once it arrives

Whichever approach is chosen, the reader should check four things in the finished report:

- It states whether the appraiser inspected the asset.
- It lists the photographs, identifiers and documents relied on.
- It gives both the effective date and the report date.
- It discloses any extraordinary assumption clearly.

A report that meets those tests tells its reader what the value rests on. Telling the reader what the value rests on is the purpose that both remote and in-person appraisals serve.