

COMPREHENSIVE DAMAGE VALUATION REPORT

DETAILED LOSS ASSESSMENT AND PRICING DOCUMENTATION

Property: [Loss Location]
Date of Loss: [Date of Loss]
Date of Report: [Date]
Report Version: [1.0/2.0/Final]
Claim #: [Claim #]
Prepared by: [Name/Company]
License/Certification: [Number]

EXECUTIVE VALUATION SUMMARY

This report provides a comprehensive valuation of all damages sustained in the covered loss event. All valuations are based on current market pricing, professional estimates, documented pre-loss conditions, and industry-standard pricing databases.

Summary of Values

Category	Replacement Cost	Actual Cash Value	Amount Paid	Balance Due
Structure	[\$Amount]	[\$Amount]	[\$Amount]	[\$Amount]
Other Structures	[\$Amount]	[\$Amount]	[\$Amount]	[\$Amount]
Personal Property	[\$Amount]	[\$Amount]	[\$Amount]	[\$Amount]
Additional Living Expenses	[\$Amount]	N/A	[\$Amount]	[\$Amount]
Code Upgrades	[\$Amount]	N/A	[\$Amount]	[\$Amount]
GRAND TOTAL:	[\$Amount]	[\$Amount]	[\$Amount]	[\$Amount]

I. PROPERTY INFORMATION

Pre-Loss Condition

- Year Built:** [Year]
- Square Footage:** [Sq ft] (verified by [source])
- Construction Type:** [Frame/Masonry/Other]
- Quality Grade:** [Builder/Standard/Custom/Luxury]
- Last Renovation:** [Year] - [Description]

- **Property Value:** \$[Amount] (Tax assessment/Market value)
- **Maintenance Level:** ☐ Excellent ☐ Good ☐ Fair ☐ Poor

II. STRUCTURAL DAMAGE VALUATION

A. PRIMARY STRUCTURE - DETAILED BREAKDOWN

EXTERIOR ENVELOPE

Component	Location/Area	Damage Description	Quantity	Unit	Unit Cost	Total Cost	Notes
Roofing							
Tear-off existing	Entire roof	Complete removal	[Sq]	Square	\$(Rate)	\$(Total)	Disposal included
Roof decking	Multiple areas	Replace damaged	[SF]	Sq ft	\$(Rate)	\$(Total)	5/8" OSB
Underlayment	Entire roof	Ice & water shield	[Sq]	Square	\$(Rate)	\$(Total)	High-temp rated
Shingles	Entire roof	Architectural 30-yr	[Sq]	Square	\$(Rate)	\$(Total)	Match existing color
Ridge vents	Ridge line	Replace all	[LF]	Lin ft	\$(Rate)	\$(Total)	With baffles
Flashing	Various	All penetrations	[Lot]	Lot	\$(Rate)	\$(Total)	Lead-coated copper
Siding							
Remove damaged	[Elevation]	Water damaged	[SF]	Sq ft	\$(Rate)	\$(Total)	Disposal
House wrap	Behind siding	Moisture barrier	[SF]	Sq ft	\$(Rate)	\$(Total)	Tyvek
Siding install	[Elevation]	Match existing	[SF]	Sq ft	\$(Rate)	\$(Total)	Hardie/vinyl
Trim/Corner boards	Various	Replace damaged	[LF]	Lin ft	\$(Rate)	\$(Total)	PVC/composite
Windows/Doors							
Windows	Various rooms	Impact-rated	[EA]	Each	\$(Rate)	\$(Total)	Energy Star
Entry doors	Front/rear	Insulated steel	[EA]	Each	\$(Rate)	\$(Total)	With hardware
Sliding doors	[Location]	Tempered glass	[EA]	Each	\$(Rate)	\$(Total)	Hurricane-rated

Exterior Subtotal: \$[Total]

INTERIOR SYSTEMS

Component	Location	Damage Type	Quantity	Unit	Unit Cost	Total Cost	Code Upgrade
Framing							
Rafters/Trusses	Attic	Fire damaged	[EA]	Each	[\$Rate]	[\$Total]	Engineered required
Wall studs	Various	Water damaged	[LF]	Lin ft	[\$Rate]	[\$Total]	2x6 upgrade
Subfloor	[Rooms]	Replace damaged	[SF]	Sq ft	[\$Rate]	[\$Total]	3/4" T&G
Ceiling joists	[Location]	Reinforce/sister	[LF]	Lin ft	[\$Rate]	[\$Total]	Per engineer
Electrical							
Service panel	Garage	200A upgrade	1	Each	[\$Rate]	[\$Total]	Code required
Rewiring	Affected areas	Romex 12/14	[LF]	Lin ft	[\$Rate]	[\$Total]	Arc-fault required
Outlets/switches	Throughout	GFCI/AFCI	[EA]	Each	[\$Rate]	[\$Total]	Code upgrade
Light fixtures	Various	LED compatible	[EA]	Each	[\$Rate]	[\$Total]	Energy compliant
Smoke detectors	All bedrooms	Interconnected	[EA]	Each	[\$Rate]	[\$Total]	Code required
Plumbing							
Supply lines	Various	PEX replacement	[LF]	Lin ft	[\$Rate]	[\$Total]	With manifold
Drain lines	[Location]	PVC replacement	[LF]	Lin ft	[\$Rate]	[\$Total]	To code
Water heater	Garage	50gal efficient	1	Each	[\$Rate]	[\$Total]	Energy Star
Fixtures	Bathrooms	Low-flow	[EA]	Each	[\$Rate]	[\$Total]	WaterSense
HVAC							
AC unit	Exterior	3-ton 16 SEER	1	Each	[\$Rate]	[\$Total]	High efficiency
Furnace	Attic	80k BTU 95%	1	Each	[\$Rate]	[\$Total]	Energy Star
Ductwork	Attic/crawl	R-8 insulated	[LF]	Lin ft	[\$Rate]	[\$Total]	Sealed/tested
Thermostats	2 zones	Smart/WiFi	[EA]	Each	[\$Rate]	[\$Total]	Programmable

Interior Systems Subtotal: \$[Total]

INTERIOR FINISHES

Component	Location	Specification	Quantity	Unit	Unit Cost	Total Cost	Match Required
Drywall							
Demo damaged	Various	Disposal included	[SF]	Sq ft	[\$Rate]	[\$Total]	
Hang new	Various	5/8" Type X	[SF]	Sq ft	[\$Rate]	[\$Total]	Fire-rated
Finish	Level 4	Smooth finish	[SF]	Sq ft	[\$Rate]	[\$Total]	Match texture
Insulation							
Attic	Blown-in	R-38	[SF]	Sq ft	[\$Rate]	[\$Total]	Energy code
Walls	Batt	R-15	[SF]	Sq ft	[\$Rate]	[\$Total]	Vapor barrier
Flooring							
Hardwood	Living areas	Sand/refinish	[SF]	Sq ft	[\$Rate]	[\$Total]	Match stain
Tile	Bathrooms	Porcelain	[SF]	Sq ft	[\$Rate]	[\$Total]	Match existing
Carpet	Bedrooms	40oz + pad	[SY]	Sq yd	[\$Rate]	[\$Total]	Match quality
Painting							
Interior walls	All rooms	2 coats premium	[SF]	Sq ft	[\$Rate]	[\$Total]	Match colors
Ceilings	All rooms	Flat white	[SF]	Sq ft	[\$Rate]	[\$Total]	
Trim/doors	Throughout	Semi-gloss	[LF]	Lin ft	[\$Rate]	[\$Total]	Match existing
Exterior	All sides	2 coats premium	[SF]	Sq ft	[\$Rate]	[\$Total]	Match color
Cabinets/Counters							
Kitchen cabinets	Upper/lower	Semi-custom	[LF]	Lin ft	[\$Rate]	[\$Total]	Match style
Bathroom vanities	3 bathrooms	Match existing	[EA]	Each	[\$Rate]	[\$Total]	With tops
Countertops	Kitchen	Granite/quartz	[SF]	Sq ft	[\$Rate]	[\$Total]	Level 2

Interior Finishes Subtotal: \$[Total]

B. ADDITIONAL STRUCTURES

Structure	Damage	Repair Method	Dimensions	Unit Cost	Total Cost
Detached garage	Roof damage	Re-roof	[Sq ft]	[\$Rate]	[\$Total]
Fence	Wind damage	Replace sections	[LF]	[\$Rate]	[\$Total]
Deck/Patio	Fire damage	Complete rebuild	[SF]	[\$Rate]	[\$Total]

Structure	Damage	Repair Method	Dimensions	Unit Cost	Total Cost
Storage shed	Total loss	Replace	[SF]	[\$[Rate]]	[\$[Total]]
Other Structures Total:					[\$[Total]]

III. PERSONAL PROPERTY VALUATION

Room-by-Room Detail with Depreciation Analysis

LIVING ROOM

Item	Brand/Model	Purchase Date	Purchase Price	Age	Useful Life	Depreciation %	RCV	ACV
Sofa	Ashley/[Model]	[Date]	[\$[Amount]]	[Yrs]	10 yrs	[%]	[\$[Amount]]	[\$[Amount]]
TV 65"	Samsung/[Model]	[Date]	[\$[Amount]]	[Yrs]	5 yrs	[%]	[\$[Amount]]	[\$[Amount]]
Entertainment center	[Brand]	[Date]	[\$[Amount]]	[Yrs]	15 yrs	[%]	[\$[Amount]]	[\$[Amount]]

Living Room Total: RCV \$[Amount] | ACV \$[Amount]

[Continue for all rooms]

Special Categories

HIGH-VALUE ITEMS

Item	Documentation	Market Value Method	RCV	ACV	Appraisal
Jewelry	Photos/receipts	Recent appraisal	[\$[Amount]]	[\$[Amount]]	[Date]
Artwork	Certificates	Gallery pricing	[\$[Amount]]	[\$[Amount]]	[Date]
Collectibles	Photos/inventory	Market research	[\$[Amount]]	[\$[Amount]]	[Date]

IV. ADDITIONAL LIVING EXPENSES

Monthly Analysis

Category	Normal Monthly	Temporary Monthly	Excess	Months	Total
Housing	[\$[Amount]]	[\$[Amount]]	[\$[Amount]]	[#]	[\$[Amount]]
Utilities	[\$[Amount]]	[\$[Amount]]	[\$[Amount]]	[#]	[\$[Amount]]
Food	[\$[Amount]]	[\$[Amount]]	[\$[Amount]]	[#]	[\$[Amount]]
Transportation	[\$[Amount]]	[\$[Amount]]	[\$[Amount]]	[#]	[\$[Amount]]

Category	Normal Monthly	Temporary Monthly	Excess	Months	Total
Storage	\$0	[\$Amount]	[\$Amount]	[#]	[\$Amount]
Monthly Excess:			[\$Amount]		
Total ALE:					[\$Amount]

V. CODE UPGRADE ANALYSIS

Required Upgrades

Code Section	Requirement	Triggered By	Cost	Covered	Notes
Electrical Code [Year]	AFCI protection	50% renovation	[\$Amount]	Yes	All bedrooms
Energy Code [Year]	Insulation R-values	Roof replacement	[\$Amount]	Yes	Attic R-38
Building Code [Year]	Egress windows	Bedroom repairs	[\$Amount]	Yes	2 bedrooms
Plumbing Code [Year]	Backflow preventers	System work	[\$Amount]	Yes	Required
Total Code Upgrades:			[\$Amount]		

VI. MATCHING AND UNIFORMITY

Line of Sight Analysis

Item	Affected Area	Matching Required	Additional Sq Ft	Cost
Flooring	Living/dining/hall	Continuous surface	[SF]	[\$Amount]
Siding	Front elevation	Uniform appearance	[SF]	[\$Amount]
Roofing	Front slope visible	Color match	[Sq]	[\$Amount]
Interior paint	Open floor plan	Wall continuity	[SF]	[\$Amount]
Matching Total:				[\$Amount]

VII. MITIGATION COSTS

Service	Provider	Date	Invoice #	Amount	Reasonable	Notes
Emergency board-up	[Company]	[Date]	[#]	[\$Amount]	Yes	Market rate
Water extraction	[Company]	[Date]	[#]	[\$Amount]	Yes	IICRC standards
Drying equipment	[Company]	[Date]	[#]	[\$Amount]	Yes	[Days] rental
Content pack-out	[Company]	[Date]	[#]	[\$Amount]	Yes	Storage included
Mitigation Total:				[\$Amount]		

VIII. PRICING METHODOLOGY

Sources and Databases

- **Xactimate:** Price list dated [Date], [Region] pricing
- **Contractor Estimates:** [#] estimates averaged
- **RS Means:** [Year] edition for specialty items
- **Material Suppliers:** Current quotes from [suppliers]
- **Prevailing Wages:** Per [source] for [location]

Market Conditions Adjustments

- **Material Inflation:** [%] since loss date
- **Labor Shortage Premium:** [%] for skilled trades
- **Demand Surge:** [%] for catastrophe situation
- **Supply Chain:** [%] for material availability

Overhead and Profit

- **General Conditions:** 10% (job supervision, temp facilities)
- **Contractor Overhead:** 10% (office, insurance, equipment)
- **Contractor Profit:** 10% (industry standard)
- **Total O&P:** 30% on structure work

IX. COMPARATIVE ANALYSIS

Our Valuation vs. Carrier Assessment

Category	Our RCV	Carrier RCV	Variance	Variance %
Structure	[\$Amount]	[\$Amount]	[\$Amount]	[%]
Contents	[\$Amount]	[\$Amount]	[\$Amount]	[%]
ALE	[\$Amount]	[\$Amount]	[\$Amount]	[%]
Code	[\$Amount]	[\$Amount]	[\$Amount]	[%]
Total Variance:			[\$Amount]	[%]

X. TOTAL LOSS VALUATION SUMMARY

Replacement Cost Value (RCV)

Category	Amount
Structure	[\$Amount]

Category	Amount
Other Structures	#[Amount]
Personal Property	#[Amount]
ALE	#[Amount]
Code Upgrades	#[Amount]
Matching	#[Amount]
Mitigation	#[Amount]
Subtotal:	#[Amount]
Less Deductible:	-#[Amount]
Net RCV Claim:	#[Amount]

Actual Cash Value (ACV)

Category	RCV	Depreciation	ACV
Structure	#[Amount]	#[Amount]	#[Amount]
Other Structures	#[Amount]	#[Amount]	#[Amount]
Personal Property	#[Amount]	#[Amount]	#[Amount]
Subtotal ACV:			#[Amount]
Less Deductible:			-#[Amount]
Net ACV Claim:			#[Amount]

XI. SUPPORTING DOCUMENTATION

Attached Documents

- ☐ Professional estimates ([#] estimates)
- ☐ Photographic evidence ([#] photos with captions)
- ☐ Material price quotes ([#] suppliers)
- ☐ Xactimate estimate (ESX/PDF format)
- ☐ Engineering reports
- ☐ Code requirement documentation
- ☐ Depreciation schedules
- ☐ Market value research
- ☐ Purchase receipts/proof of ownership
- ☐ Expert opinions

Digital Files Available

- Cloud folder: [URL]
- USB drive provided: ☐ Yes ☐ No
- Original photos with metadata
- Video documentation

CERTIFICATION

I certify that this valuation report:

- Accurately represents the damages sustained
- Is based on current market conditions and pricing
- Uses industry-standard methodologies
- Reflects the cost to restore the property to pre-loss condition
- Includes all necessary code upgrades
- Is prepared without bias toward any party

Prepared by:

[Name]

[Title/Certification]

[Company]

[License #]

[Phone/Email]

Signature: _____

Date: [Date]

Reviewed by:

[Name]

[Title]

Date: [Date]

IMPORTANT NOTICES:

- This valuation assumes restoration to pre-loss condition with materials of like kind and quality
- Prices subject to change based on market conditions
- Additional damage may be discovered during repairs requiring supplemental estimates

- This report prepared for insurance claim purposes only
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