ClaimDuke CONSTRUCTION CLAIMS CALCULATOR

Property Loss: Actual Cash Value & Scope of Repair

RCV / ACV depreciation analysis with multi-trade scope and soft costs

PREPARED BY

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PREPARED FOR

Client / Owner	Fairview Property Holdings LLC
Project	Fairview Plaza: Fire & Water Loss
Address	902 Commerce St, Austin, TX

TOTAL SCOPE ESTIMATE
$1,109,200

Actual Cash Value
$910,200

Calculated using recognized industry methodology. The formulas behind every line are documented on the Methodology page.

WHAT IS IN THIS SAMPLE

Page 2 Inputs: the figures a live report is built from
Page 3 Full line-item breakdown with every intermediate step
Page 4 Methodology and formula citations for review
Page 5 Supporting documents checklist for submission

Also included: a live-formula Excel workbook and a matching Word document.
Preview both at claimduke.com/samples

Inputs

In a live report these are the figures you entered. Here they are fixed sample values.

REPLACEMENT COST BASIS

Affected Square Footage	8,200 sq ft
Replacement Cost per Sq Ft	$185

DEPRECIATION

Effective Age	12 years
Total Useful Life	30 years

SCOPE OF REPAIR

Hard Cost: All Trades	$940,000
Engineering / Permit	8.00%
Contingency	10.00%

Full Line-Item Breakdown

Every intermediate step is shown so a reviewer can follow the arithmetic without rebuilding it.

VALUATION DETAIL

Replacement Cost Value (Sq Ft × Cost/Sq Ft)	$1,517,000
Depreciation (Age ÷ Life = 40.0%)	($606,800)
Actual Cash Value (RCV – Depreciation)	$910,200

SCOPE DETAIL

Hard Cost: All Trades	$940,000
Soft Costs (Eng/Permit 8% + Contingency 10%)	$169,200

SUMMARY

Replacement Cost Value (RCV)	$1,517,000
Less Depreciation	($606,800)
Actual Cash Value (ACV)	$910,200

TOTAL SCOPE ESTIMATE **$1,109,200**

Formula citations are on the Methodology page. This is a calculation tool, not legal advice.

Methodology & Citations

This page documents the formulas used above for audit and legal review.

Replacement Cost Value

RCV = Affected Square Footage × Replacement Cost per Square Foot.

Depreciation

Depreciation = min(Effective Age ÷ Total Useful Life, 100%) × RCV. This is the straight-line age/life method.

Actual Cash Value

ACV = RCV – Depreciation. State law varies: some jurisdictions define ACV as fair market value or broad evidence rather than replacement cost less depreciation, and a growing number restrict depreciating labor. Confirm the rule for the loss state before relying on this figure.

Total Scope

Hard Cost + (Hard Cost × (Engineering/Permit% + Contingency%)).

ClaimDuke is a calculation and documentation tool, not a substitute for legal advice. Statutory rates and claim methodologies vary by jurisdiction and change over time; confirm the current rule for your state before submission.

Supporting Documents Checklist

Attach these alongside your report when submitting to an owner, insurer or counsel.

POLICY & COVERAGE

- ☐ Complete policy form with endorsements
- ☐ Declarations page
- ☐ Any prior loss history on the property

LOSS DOCUMENTATION

- ☐ Dated photographs of all affected areas
- ☐ Field measurements or sketch of affected areas
- ☐ Cause-and-origin or forensic engineer report
- ☐ Moisture/environmental readings, if applicable

SCOPE & PRICING

- ☐ Line-item estimate by trade
- ☐ Subcontractor bids
- ☐ Material invoices and price quotes
- ☐ Permit fee schedule

DEPRECIATION SUPPORT

- ☐ Basis for effective age determination
- ☐ Age/life tables relied upon
- ☐ Documentation of any recoverable depreciation held back

This checklist is a general guide, not an exhaustive or jurisdiction-specific list. Confirm exact evidentiary requirements with counsel before submission.