

Achieving ITV requires replacement cost estimates grounded in real, recent claims experience.

360Value® produces true component-based replacement cost estimates that account for all material and labor components needed to rebuild the particular structure. Here's how it works:



Property-specific data is prefilled or entered into 360Value.

Based on the information entered, 360Value determines what materials, labor, and equipment are needed to reconstruct the house, down to the itemized building components.

**Labor and materials needed for reconstruction**

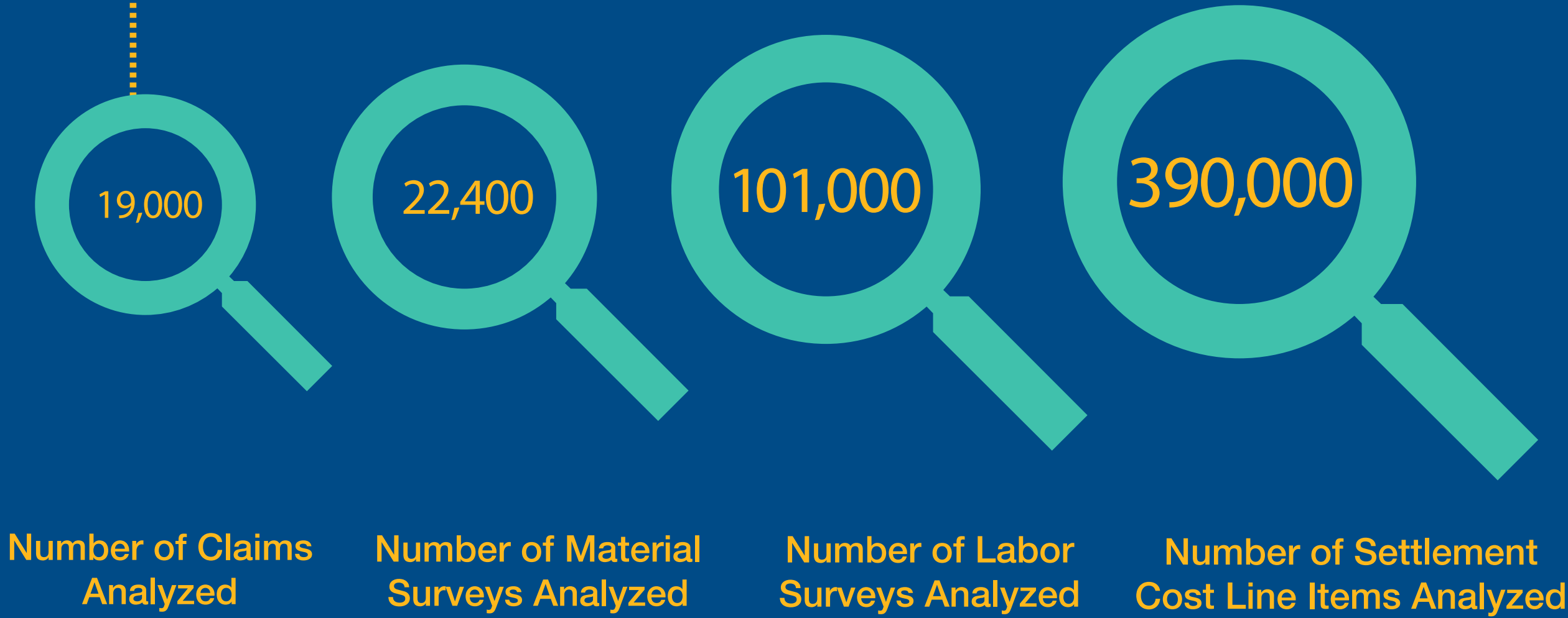
**1/2" drywall — hung taped-heavy texture, ready for paint**

- Drywall screws — grabber based on 25 to 50 box
- Drywall installer/finisher
- Gypsum board, 1/2"
- Metal corner bead
- Drywall joint compound

**Carpet — premium grade**

- Flooring installer
- Carpet — premium grade — allowance
- Carpet tack strip — 400/box
- Carpet power stretcher
- Carpet seaming iron

Building costs are continually researched and updated in 360Value four times a year. This estimate is based on the following reconstruction cost research in ZIP code 53705 (Madison, WI).

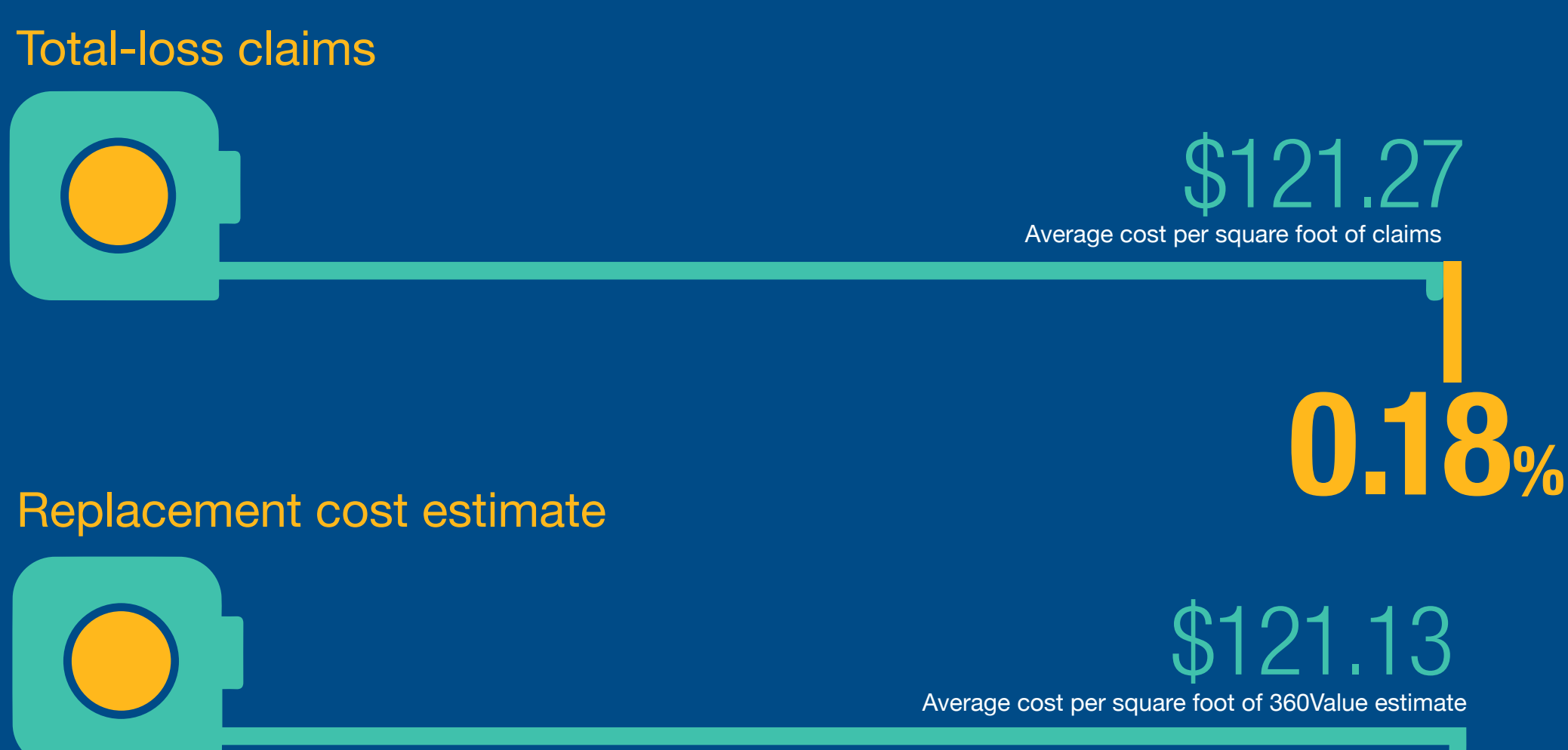


Based on the most recent pricing data for the materials, labor, and equipment needed to rebuild the house, the replacement cost estimate is:

**\$538,000**

This process results in replacement cost estimates that are remarkably similar to total-loss claim estimates.

.18% is the average difference between thousands of total loss claims from Xactware compared with 360Value replacement cost estimates.<sup>1</sup>



See how 360Value can help you better protect your policyholders and tame underinsurance [here](#).

1. Based on Verisk analysis.