

# 360Value for Personal Property

Amid shifting percentages, inflationary pressures, and peaks in material composites, reconstruction cost prices have taken a rollercoaster ride. Peak pressure was recorded in the summer of 2021. And while increasing at a more moderate rate now, prices remain well-above pre-pandemic levels.

**How reliable are your personal property replacement cost estimates?**

**360Value® accounts for all costs needed to reconstruct a property to its original condition—down to the screws and nails.**

**431**

**Localized:** Material and labor costs in 431 geographic regions in the US and several other cost components at the zip code level when applicable, including architect fees, permit fees, and sales tax, all of which have a significant impact on RCEs.

**12**

**Current:** Monthly pricing updates help soften spikes amid inflationary pressures and cost peaks.

**5M+**

**Connected to claims:** 360Value is the only solution that provides replacement cost estimates tied directly to claim experience, where Verisk's building cost data examines over 5 million estimates per year.

**360Value shares the same pricing database as Xactimate, which is used in 9 out of 10 property claims**

## HOW IT WORKS



Enter address



Address-specific data is pre-filled or entered



Itemized labor and material components applied



Localized claims, labor and materials survey data costs calculated



360Value Replacement Cost Estimate

**100%**

Verisk delivers replacement costs for **100% of residential properties in the U.S.**

**Learn how 360Value can help personal property insurers meet evolving customer expectations, while maintaining rating integrity:**

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