

ACV Rules and Depreciation of Labor

State	Broad Evidence Rule	Fair Market Value	RC Minus Depreciation	Replacement Cost	No Decision	Depreciation of Labor
Alabama		X				
Alaska			X			
Arizona			X			
Arkansas			X			No (CL)
California		X				No (SL)
Colorado	X					Maybe – Depending on if and how ACV is defined (CL)
Connecticut	X					
Delaware		X				
Florida	X	X				Yes (CL)
Georgia		X				
Hawaii					X	
Idaho	X					
Illinois			X			Appears Yes (CL)
Indiana	X					Yes (CL)
Iowa	X					
Kansas				X		No for partial losses (CL)
Kentucky	X					Both sides, leaning to No (CL)
Louisiana			X			
Maine		X				
Maryland	X					
Massachusetts	X					
Michigan	X		X			
Minnesota	X					Case-by-Case but mostly Yes (CL)
Mississippi				X		Likely No (CL)
Missouri		X				No (CL)/ Undetermined
Montana	X					No (SL)
Nebraska		X				Yes (CL)



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Nevada					X	
New Hampshire	X					
New Jersey	X					
New Mexico		X				
New York	X					
North Carolina	X					
North Dakota		X				
Ohio			X			No (DOI)
Oklahoma	X					Yes (CL)
Oregon		X	X			
Pennsylvania			X			No for partial losses (CL)
Rhode Island	X					
South Carolina	X					
South Dakota	X					
Tennessee	X					
Texas		X				Likely Yes (CL)
Utah			X			
Vermont	X					No (DOI)
Virginia,	X					
Washington		X				
West Virginia					X	
Wisconsin	X		X			
Wyoming					X	
DC					X	

Not every state has common law, statutory law or DOI reaction regarding depreciation of labor. Only those states that have addressed the issue are indicated above.

- CL = Common Law
- SL = Statutory Law
- DOI = Department of Insurance

Updated March 23, 2019



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