Condition vs Chronological Age: Documenting Pre-Loss Care to Defend Lower Depreciation Percentages

Canonical Web Version: https://restorationintel.com/condition-vs-chronological-age-depreciation/

Direct Answer: Chronological age measures only years since purchase, whereas condition reflects actual wear, usage intensity, and maintenance; documenting pre-loss care with close-up photos, service logs, and room-context notes allows estimators to defend lower depreciation percentages without misstating an item's true age.

Field Benchmark & Decision Matrix

Condition Grade	Physical Wear Markers	Typical Usage & Care Context	Required Documentation Proof	Depreciation Impact
New / Unused	Factory tags, sealed box, zero scuffs or tool marks	Spare gifts, unopened stock, backup electronics in closet	Photo of intact packaging, seals, or retail hang-tags	0% to minimal shelf depreciation
Mint / Like-New	No cushion sag, crisp corners, clean gaskets, intact finish	Formal parlor, guest suite, collector display, seasonal gear	Wide room context + macro shot of wear surfaces (arms, edges)	Significant downward modifier vs Average
Good / Above Avg	Light surface micro-wear, zero tears/stains, solid mechanics	Well-maintained primary home, regular cleaning, no pets/smoke	Pre-cleaning inspection photos separating soot from wear	Moderate downward modifier (10-20% lower dep)
Average / Fair	Normal cushion compression, minor scuffs, expected patina	Everyday family use matching item's chronological age	Standard room and identification photographs	Baseline table depreciation rate
Poor / Pre-Damaged	Torn seams, water rings, corrosion, chipped veneer, worn treads	Heavy shop use, pet damage, deferred maintenance pre-loss	Explicit pre-existing damage tags per S320 before pack-out	Steeper depreciation; protects restorer from liability

Practitioner Operational Takeaways

• Record true chronological age (verified against serial date codes where visible) separately from physical Condition on every line item.

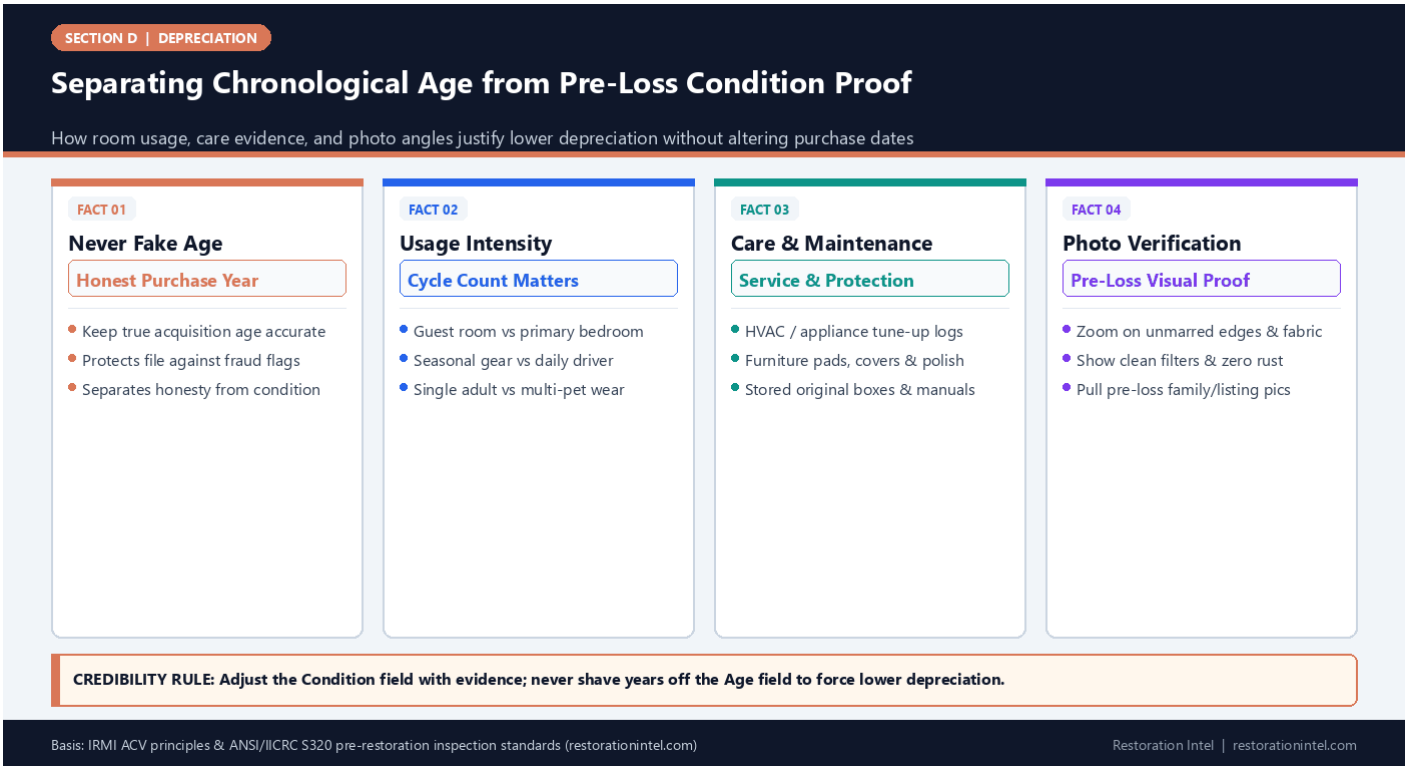
• Adopt a standardized condition rubric (New / Mint / Good / Fair / Poor) and train field techs to document protected interior surfaces.

• Collect pre-loss household photos, real estate listing images, and maintenance receipts from the insured during initial intake.

• Write brief factual condition notes (location usage + observable physical state) on all Tier 1 items requesting lower-than-average depreciation.

• Explicitly document pre-existing wear or damage before pack-out so honest condition grading builds credibility across the rest of the schedule.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/condition-vs-chronological-age-depreciation.md
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/