

Forensic Recreation Services

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When Records Are Gone

After a total fire or major water loss, many homeowners discover that their receipts, photos, and memories are incomplete. Forensic Recreation is the process of rebuilding a defensible personal-property inventory from memory, partial records, and comparable household data when the original documentation no longer exists.

What Is Forensic Recreation?

Forensic Recreation is not guessing. It is a structured methodology that uses standardized room-content ratios, household size and occupancy, purchasing-pattern data, and carefully designed questionnaires to provoke recollection and identify items that were omitted from the initial list.

How It Works

- We review any existing list, photos, or insurer documentation to establish a baseline.
- We compare the home's size, rooms, occupants, and value profile against comparable fully documented inventories.
- We use standardized deviation analysis to flag rooms or categories that appear under-documented.
- We provide questionnaires and targeted follow-up to help the homeowner recall specific items and details.
- We research current Replacement Cost Value for each recreated item and document our sources.

What to Expect

You will receive a detailed inventory report that explains the methodology, lists each recreated item, and provides supporting sources or notes. Our goal is to produce an accurate, defensible representation of the home's contents that can be submitted to the insurer or used in appraisal.

Collaboration With Your Representative

Forensic Recreation is typically performed on behalf of the policyholder, public adjuster, or attorney. We coordinate closely with your representative, respect attorney-client direction, and keep the homeowner's time commitment as efficient as possible.

Accuracy and Integrity

Every recreated item is based on measurable data, not broad assumptions. We clearly distinguish between items directly documented and items developed through forensic analysis. Our reports are designed to withstand review by adjusters, carriers, and appraisal panels.

Learn More

If your claim involves a total loss, a short initial list, or missing documentation, contact Digitary Solutions at contact@digitarysolutions.com or (914) 302-1049 to discuss whether Forensic Recreation is the right approach for your case.