

# [Susan Dow v. Safeco Insurance Company of America.](#)

Year: 2024

Court: United States Court of Appeals for the Ninth Circuit

Case Number: 23-2641

In its amicus brief, United Policyholders addresses the critical distinction between Actual Cash Value (ACV) and Replacement Cost Value (RCV) in property insurance policies, and the rightful entitlement of policyholders to receive full ACV payment as the minimum “floor,” irrespective of subsequent repair costs actually expended or the policyholders pursuit of RCV benefits at some point in the claim process. This issue not only impacts Ms. Dow but also sets a precedent that could affect thousands of policyholders across the Ninth Circuit and beyond.

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