

Heidi Hudson Raschke Authors Article on Insurance Indemnity and Actual Cash Value Contributions

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Carlton Fields insurance attorney Heidi Hudson Raschke co-authored an article titled, “Defining Indemnity in the Context of Actual Cash Value Calculations,” discussing indemnity in property insurance policies and highlighting how actual cash value helps create indemnification of a policyholder. The article addresses the three methods to calculate actual cash value and analyzes the calculation in specific scenarios. The authors also supply a state-by-state review of relevant case law, stating that knowledge of legal limitations in certain states is crucial to the exercise of calculating actual cash value. [Read the article.](#)

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