



The Challenge:

A steam damaged painting

The Solution:

Enservio Select™

The Results:

- Painting valued at \$30,000
- Steam created a “bloom”
- Re-varnish the painting for \$850 removes the bloom

About Enservio:

Enservio works on the biggest challenge in property insurance – what’s inside. We provide a complete suite of software and service solutions to help property insurance carriers price their policies correctly, settle their contents claims quickly and accurately, pay their claims, and help policyholders get their stuff back. Founded in 2004, we are headquartered in Needham, MA, with offices and professional staff across the United States.

Customer Success Story:

The Case of the Ship Lost in the Fog

The Situation

The Enservio Select team was recently asked to inspect and value a painting that had been exposed to steam when a hot water pipe burst. The adjuster stated the insured was claiming the painting was a total loss and though she agreed, she needed assistance with the valuation.

Cracking the Case

When the specialist inspected the painting, it was determined to be an oil on canvas by Antonio Jacobsen, a Dutch-born American maritime artist who had a prolific career painting 6,000 ship portraits from around 1872 to 1920. Jacobsen is better known as the “Audubon of Steam Vessels.” The painting had developed a white haze or “fog” over its entire surface from the steam exposure. The owner believed the painting was obviously ruined and claimed a total loss of \$30,000

The Result

The artist had applied a varnish coat over the oil painting upon its completion, which is very common with oil paintings. Artists apply a varnish coat to achieve an enhanced level of color saturation as well as an added layer of protection.

When the painting was subjected to the steam, water vapor penetrated the painting and became trapped between the varnish layer and the oil paint. This trapped water, created the fogging the owner was seeing. This “fogging” is technically referred to as “bloom.” Removing the varnish also removed the bloom-which actually improved the paintings appearance without any diminution of value

The \$30,000 valuation by the owner was not unrealistic based on Jacobsen’s market value, but the bigger question was: Did the fog truly ruin the painting?