



valuation services



The goal of Sedgwick's valuation services division is to provide clients with accurate Insurance appraisals for buildings, personal property and equipment. With over 40 years' appraisal experience in the marketplace, our clients are assured they have the proper amount of insurance coverages.

No place is immune from the risk of catastrophe losses from hurricanes, earthquakes, fires, explosions, tornados or flooding. Catastrophic losses impact thousands of properties and cause millions of dollars in damage each year. Knowing the potential for such a loss, owners should be proactive and take every precaution to make their property as secure as possible including having accurate insurance policy coverage. Correct policy values are not only important for building coverages, but also for personal property and equipment coverages.



Insurance appraisal services

An appraisal from Sedgwick provides you with a replacement cost analysis, giving you an accurate estimate of the amount of insurance required to replace each structure and or improvements exactly as they currently exist. Our appraisers calculate each building's reproduction cost on a component-by-component basis, which provides the most accurate valuation available in the marketplace.

Not only is it important to have accurate building replacement costs, but you also need to have the correct policy coverage for your personal property and equipment. Our valuation services team also specializes in providing personal property and equipment insurance appraisals.

Sedgwick provides insurance appraisals and reserve studies for:

- Residential communities
- Commercial buildings
- Timeshares
- Golf clubs/resorts
- Hotels
- Schools/colleges
- Churches
- Historical buildings
- Industrial – all types



Why obtain an insurance appraisal?

Most property owners, managers, boards and/or insurance agents believe that obtaining an insurance appraisal for their property is one of the best decisions they have ever made. The reasons for obtaining an appraisal include:

- Accurate replacement cost values
- Correct policy coverages
- Due diligence
- Complete inventory of personal property and equipment
- Comprehensive documentation
- Transfers E&O
- Peace of mind



Reserve study services

Our reserve study is a budgetary planning report which identifies a property's necessary major repairs and/or replacements while establishing a funding plan to ensure adequate monies are available for planned expenditures. Primary analyses are the physical analysis and the financial analysis. The physical analysis consists of a component study that identifies the major replacement or repair components of a property, their estimated costs and their estimated useful and remaining lives. The financial analysis is a funding study that incorporates information from the component study into a budget plan to fund the anticipated future expenditures.

Contact Sedgwick today to learn more about our valuation services.

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