



# Valuation services



## The Sedgwick difference

*Sedgwick is the world's leading risk, loss adjusting and claims management partner. We enable clients to thrive by helping them navigate the unexpected.*

Our valuation services division has provided insurance expertise to clients for nearly 100 years. We have a team of tenured, expert professionals who perform insurance appraisals, reserve studies and contents/ personal property appraisals on properties of any size and type across the U.S., Canada and Caribbean. Sedgwick's appraisals are accepted by every major insurance carrier.

We aim to deliver consistent, high-quality service that meets or exceeds clients' expectations. Our approach is founded on taking the time to learn about each client's unique needs so we can address them directly. Sedgwick's proven history of stability, combined with our depth of experience and resources, has earned us a strong reputation as a leading provider of trusted valuations.



## Our services

### Insurance appraisals

Natural and man-made catastrophes cause millions of dollars in property damage each year. A prudent way to prepare for the possibility of a loss is obtaining an unbiased appraisal to be sure the property is insured to value.

Based on replacement cost analysis, our insurance appraisals provide an accurate estimate of the amount of insurance required to restore structures and their amenities to the way they currently stand. We calculate reproduction costs on a component-by-component basis to ensure the accuracy of our evaluations.

Sedgwick's meticulous appraisal process includes:

- Meeting with property representative(s) to go over the process
- On-site inspection of each structure and amenity
- Detailed review of building and amenity construction plans
- Accurate determination of structure dimensions using digitization and physical measurements
- Estimates built with our state-of-the-art software based on information gathered
- Photos of each appraised structure and amenity to provide a visual representation of the property as it currently stands
- Complimentary loss control report prepared by our experts

### Reserve studies

Many property managers struggle with budgetary planning and establishing appropriate reserve funding to cover major repairs, necessary replacements and other expenditures. We perform detailed third party reserve studies that give property managers the information they need to better plan for the future. Our dedicated team is well qualified to examine all types of properties, and many of our experienced specialists have earned professional reserving designation from the Community Associations Institute.

Sedgwick's reserve studies comprise two critical elements:

- **Physical analysis:** We identify all major components of a property, estimate the costs associated with repairing/replacing them, and determine their estimated useful and remaining lives. Our analyses draw on information from national and regional estimating indexes, stakeholder interviews, data from similar properties in multiple markets and past reserve expenditures.
- **Financial analysis:** Building on the findings of the physical analysis, we develop budgetary plans to fund anticipated future expenditures. Sedgwick uses a nationally recognized reserve study software platform to produce year-by-year schedules for all planned reserve expenditures, annual summaries and graphical representations of beginning and ending reserve fund balances and cumulative interest income.

### Contents and personal property appraisals

We conduct independent, third party professional appraisals to give owners a complete inventory and valuation of their assets, including contents, personal property, machinery and equipment. Such appraisals are essential to determining the correct amount of insurance needed to cover the value of a property's contents. Our appraisals serve as a critical resource to property managers, business owners, insurance brokers, lenders and attorneys and aid in expediting claims in the event of a loss.

Our detailed appraisal reports are tailored to each client's needs and include data on replacement costs, depreciation and liquidation value. We take the time to summarize our findings and explain the value of each appraised asset by location, so clients can easily understand their inventory and maximize use of their report.

We have a wealth of experience appraising the contents, personal property, furniture, machinery and equipment associated with chemical/industrial plants, churches, food processing facilities, hospitals, hotels and casinos, municipalities, offices, restaurants, schools/universities and water treatment facilities.



### Annual updates

We are pleased to offer clients the option to lock in pricing for three years on annual updates to their insurance appraisal, reserve study and/or contents appraisal. This program helps clients demonstrate their due diligence and budget for appraisal expenses. More than 80% of our clients take advantage of our three-year fixed-price option and enjoy the convenience of receiving automatic updates each year.

We perform appraisals for:

*Condominiums and timeshares*

*Commercial/office buildings*

*Homeowners/master associations*

*Country clubs/golf and tennis clubs*

*Schools and universities*

*Theaters, museums, libraries  
and historical buildings*

*Municipalities*

*Hotels, inns, resorts, and casinos*

*Marinas/yacht clubs*

*Hospitals and medical buildings*

*Manufacturing facilities and warehouses*

*Retail stores*

### Why get an insurance appraisal?

Most property owners, managers, boards and insurance agents believe obtaining a property insurance appraisal is among the best decisions they've ever made. Reasons for getting an appraisal include:

- Accurate replacement cost values
- Correct policy coverages
- Due diligence
- Complete inventory of personal property and equipment
- Comprehensive documentation
- Minimizing risk of potential litigation
- Peace of mind

To learn more about Sedgwick's valuation services or to request a free proposal for an insurance appraisal, reserve study or contents/personal property appraisal, contact us at:

**P.** 800.248.3376

**E.** [valuation.proposals@sedgwick.com](mailto:valuation.proposals@sedgwick.com)

To learn more about our integrated and customized solutions, visit **SEDGWICK.COM**



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