



Insurance Appraisal Services

Property and Business insurance not only represents a major cost to all asset intensive businesses, but represents a way of ensuring business continuity in the event of an insured loss. The intent when taking insurance is to obtain adequate cover, at a cost that reflects the inherent risks and sums insured. Accordingly accurately assessing the sums to be insured is a vital component in obtaining insurance.

We are seeing a number of our large corporate clients starts to move away from subjectively rolling forward historic cost records based on market indices to obtaining comprehensive valuations to avoid the adverse effects of the over or under insurance of large asset bases.

Over and under Insurance

The twin perils of over and under insurance are avoided by an accurate valuation assessment of the sums insured. Over insurance has the result of a business paying excessive premiums. Under insurance, whilst delivering cheaper premiums can be disastrous for a business, with the failure of insurers to pay out sufficient sums to reinstate the assets of business, or to compensate for business interruption, frequently resulting in wider business failures.

How American Appraisal can assist

We can assist our clients by providing:

- Detailed insurance valuation studies including:
 - Property
 - Plant and Machinery
 - Business Interruption
- Verifying proof of loss records
- Performing pilot studies, including reviewing sums insured across the entire insured portfolio
- Assisting clients with rolling programs of insurance valuations
- Assisting with desktop updates of the value of insured assets on an annual basis
- Preparing loss assessments and assisting with post loss claims management
- Providing support for our clients' global insurance programs
- Provision of reinstatement cost and actual cash value/indemnity value studies

About American Appraisal China

American Appraisal China Limited (AAC) is the longest-serving international valuation firm in the Greater China region and is part of the world's largest and most recognizable valuation consultant, American Appraisal Associates, Inc., which has been offering multi-disciplined valuation services since 1896. We operate in 25 countries with 55 offices. Our Greater China offices include Hong Kong, Beijing, Shanghai, Guangzhou and Shenzhen.

American Appraisal's insurance valuation specialists undertake valuations worldwide, typically inspecting properties in over 100 countries every year.

American Appraisal China Limited

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保险评估服务

物业及商业保险对所有资产密集型企业而言不仅表现为主要成本，同时也是在蒙受保险损失时确保业务持续营运的方法。投保保险的目的就是付出反映固有风险与投保额的代价，从而获得充分的保障。因此，准确地评估欲予投保的资产总额是购买保险的重要元素。

我们观察到，我们不少大型企业客户开始弃用根据市场指数及历史成本记录滚动计算保额的主观方式转而依据综合估值计算保额，以避免其庞大的资产出现过度投保或投保不足的不利影响。

过度投保或投保不足

准确地评估投保额的价值，可避免过度投保或投保不足这两个风险。过度投保会导致业务支付过多保费。至于投保不足，虽然保费会便宜一点，但出险时对企业的影响则可能是灾难性的，保险公司将无法支付足够赔偿金以恢复企业的资产，或者为营业中断作出赔偿，而且其结果往往导致企业倒闭。

美国评估提供的支持

我们为客户提供以下支持：

- 详尽的保险估值研究报告，包括：
 - 物业
 - 厂房及机械
 - 营业中断
- 核实损失记录证明
- 进行试验研究，包括检讨整个投保组合的投保额
- 协助客户制订保险评估滚动计划
- 协助客户每年更新投保资产的价值
- 预备损失评估及协助进行损失后之索偿管理
- 为客户之环球保险计划提供支持
- 提供恢复成本、实际现金价值／赔偿价值的研究

关于美国评估

美国评估有限公司是香港及中国历史最悠久的国际评估机构，也是全球最大规模及最广为人知的评估顾问「美国评估集团」(American Appraisal Associates, Inc.) 的子公司，集团自1896年起为各地企业提供多元化的评估服务。我们在全球25个国家共设有55个办事处。我们的大中华区办事处分别位于香港、北京、上海、广州及深圳。

美评之保险评估顾问团队每年为全球超过100个国家的客户提供服务。

美国评估有限公司

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