

达信风险咨询部 保险评估服务

现今的企业面临着诸多风险，从火灾、自然灾害到恐怖主义及其它人为风险。因此，当意外发生时，拥有足够的保险保障对企业来说尤其重要。投保费用的支出是企业的主要费用之一，而保险公司在提供保险保障之前会要求企业提供准确详细的资产价值数据。要满足保险公司的财务信息要求，企业必须运用正确的方法确定其保险需求。不充分或不准确的数字可能导致投保金额保障不足或过度支付保费。当这些错误发生时，保险公司可能会拒绝承保或对某些承保项目施加限制，例如租金、一般性工资及索赔相关的额外费用。达信旗下的评估服务部可以支持企业提供准确的投保财务资料，帮助企业获得恰当的保险保障，确保企业在事故后有足够资金迅速恢复正常运作的需要。

服务概览

达信评估服务部可以帮助企业准确地确定其所需投保金额的合理水平，帮助其在意外发生时保持财务稳定。我们的专家在针对保险中的业务中断和固定资产重置成本评估方面拥有丰富的知识和经验。我们提供客观、独立和全面的评估服务，帮助企业获得足够的保险保障，满足其业务需求。我们拥有丰富的专业经验，可以为每项评估任务配备具有特定的专业知识、了解客户业务的专业团队，充分把握时间和成本的优势。

业务中断评估

基于多年积累的会计和理赔经验，我们的法务专家和注册会计师准确了解损失前评估的重要性。我们的专家可以提供损失前业务中断评估和预计最大业务中断损失（AMBIL）的计算。与其它“一刀切”的方法相反，我们的专家会考虑企业本身及其所在行业的特点，而不仅仅只计算出未来12个月的不变价值。我们理解租金、一般性工资和索赔相关的额外费用的重要性，因此我们可以提供详细的、针对各个地区特点的评估，满足保险公司的要求。而且，我们在预计最大业务中断损失（AMBIL）的计算中会将公司的营运持续计划等因素考虑在内，有助于降低投保金额并减少保费。

服务对象

全球任何一家：

- 续保或更新保险范围的公司
- 考虑投保新的或额外保险保障的公司
- 更新业务持续性计划的公司
- 审核供应链风险的公司

您将获得

- 拥有丰富的跨地区、跨行业和拥有丰富损失前计算经验的会计和评估专家提供服务
- 更加有效、具有成本效益的保险限额
- 对保险资产作出准确的、有依据的评估
- 协助进行保险决策的评估报告

财产和固定资产评估

无论公司或行业规模的大小，从零售业，制造业，到采矿、石油和天然气行业，我们的专家都拥有丰富的知识和经验，可以准确计算合理重置成本价值，为保险公司提供详细的资产承保资料。在接受任命之前，我们的专家都会确认哪些重要资产需要现场视察，同时还会关注如何为客户有效地提供有依据和高质量的服务。这种方式有助于降低评估项目成本，而不会损害分析的完整性。

财产保险安排

我们提供详尽的重置成本评估，可以帮助公司准确地确定其投保金额的需求，避免投保过度或不足。我们的每项评估都以全面的凭证作为支持。我们已经开发了多种财产保险评估服务，以满足客户的不同需求。我们的解决方案包括：

- 中层次分析，可以作为评估建议，使用各类型物价指数进行重置成本的估算。这一方法运用了客户的固定资产清单。评估结论包括重置成本分析以及一份支持重置成本估算的书面报告。
- 深入、全面的重置成本分析，包括对某些重点进行现场视察。交付成果包括重置成本分析以及一份详细的、支持重置成本估算的书面报告。

固定资产投保金额审核

目前已购买保险的企业经常需要我们的评估专家为其进行投保金额评估。在对公司的不同资产（例如建筑物、内部物品和机器设备）进行评估时，我们可以帮助确定意外发生时需要的保险限额的合理水平。

如需更多相关资料或解决方案，请联络：

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Marsh Risk Consulting Insurance Valuation Services

Given the array of risks organizations face today—from fires and natural disasters to terrorism and other human element hazards—it is imperative that businesses have adequate insurance coverage to protect them when the unexpected occurs. Coverage is a major expense for businesses and underwriters demand precise and detailed values before providing coverage. When responding to insurers' demands for financial information, organizations must use the right methodologies to determine how much coverage they need. Inadequate and/or inaccurate figures can lead to insufficient coverage or overpaid premiums. When such errors are identified, underwriters may deny coverage or apply restrictions for items such as rental values, ordinary payroll, and pure extra expense. Marsh Valuation Services Practice supports organizations' efforts to provide accurate financial data for insurance coverage purposes so that the correct policies are in place and recovery funds meet with recovery needs post-event.

Service Highlights

Marsh's Valuation Services Practice helps companies accurately determine the appropriate level of coverage to preserve financial stability should the unexpected occur. Our experts have extensive knowledge and experience in conducting business interruption and fixed asset replacement cost valuations for insurance purposes. Our objective, independent, and fully-supported valuations enable organizations to procure adequate insurance for their business needs. With our broad industry experience, we staff every engagement with professionals who understand our clients' business, offering specific expertise and providing both time and cost advantages.

Business Interruption Valuations

With years of accounting and claims experience, our forensic and certified public accountants understand first-hand the importance of accurate pre-loss assessments. Our professionals provide pre-loss business interruption valuation and Anticipated Maximum Business Interruption Loss (AMBIL) calculations.

Instead of taking a "one-size-fits-all" approach, our professionals consider the unique characteristics of the organization and the industry in which it operates, going far beyond calculating the usual 12-month fixed value amounts. Understanding the importance of rental

Who it's for

Any organization that is:

- Renewing or updating its insurance coverage
- Considering new or additional insurance coverage
- Updating its business continuity plans
- Reviewing its supply chain exposures

What you get

- Highly qualified accounting and estimating professionals with significant experience in pre-loss calculations across geographies and industries
- More efficient and cost-effective coverage limits
- Accurate and supportable valuation of insurable assets
- Documented valuations to assist with insurance coverage decisions

values, ordinary payroll, and pure extra expense in the values calculation, we provide detailed, location-specific estimates that help satisfy the demands of today's underwriters. Furthermore, our AMBIL calculations take into consideration factors such as the existence of business continuity plans, which can result in lower values and help reduce premiums.

Property and Fixed Asset Valuations

Regardless of the size of the organization or the industry, from retail and manufacturing, to mining, oil, and gas, our valuation experts have the knowledge and experience to accurately determine the proper replacement cost value to insure your assets with the necessary detail to satisfy insurers. Prior to entering into any engagement, our professionals determine what key locations require site visits while remaining focused on providing a supportable, high-quality work product in a time and cost-efficient manner. This approach can assist in mitigating engagement costs without compromising the integrity of the analysis.

Property Coverage Placement

Our thorough replacement cost valuations provide companies with an accurate determination of their insurance needs, so they are not over- or under-insured. Every valuation that we conduct is backed with comprehensive documentation that supports our calculations.

We have developed a full range of property coverage valuation options to serve the varying needs of our clients. Our solutions include:

- A mid-level analysis that can be used as an Opinion of Value, which utilizes trend factors to provide an estimate of replacement cost. This approach makes use of a client's fixed asset ledgers or statement of values. The deliverable includes a replacement

cost analysis and a written report supporting the replacement cost estimates.

- An in-depth, full-replacement cost analysis including site visits to relevant locations. The deliverable includes a replacement cost analysis and a detailed written report supporting the replacement cost estimates.

Fixed Asset Coverage Limit Reviews

Businesses that have existing insurance policies often call upon our valuation experts to assess their coverage limits. In valuing various assets of a company such as structures, contents, and machinery and equipment, we help to accurately determine that the proper policy limits are in place to cover a catastrophic incident should it occur.

For more information, please contact:

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