

Data You Can Trust for Insurance

Coverage You Can Rely On

Centurisk's property insurance appraisal services enable you to manage the risk of property exposure with values and data that are current and accurate. For more than 30 years, our team has been providing valuation services that help achieve accurate insurance placement and act as a benchmark for proof of loss substantiation if needed.

1 | Ensure Your Property is Properly Insured

Our valuation consultants go the extra mile to ensure you receive the most accurate and up-to-date values possible, helping to ensure you receive the coverage you need.

2 | Increase Confidence in the Quality of Your Data

Every engagement includes certified appraisal reports with insurance detail per building and a comparison of values prior to and following the appraisal project.

3 | Secure the Best and Most Accurate Rates

By collecting COPE and catastrophe modeling data you gain a more complete picture of your risk profile. When run through modeling programs, this can result in more favorable ratings.

4 | Leverage the Benefits of a True Partnership

The relationships we build with our clients are important to us. From kick-off through project completion, we believe open communication is paramount to our success and yours.

Centurisk's Property Insurance Appraisal Capabilities include:

- USPAP-compliant appraisals
- Valuation of buildings, contents, EDP, site improvements, and inland marine
- Experience with complex and historical structures
- Experience with water, wastewater, and utilities
- Replacement cost and/or reproduction cost
- Property underwriting data
- ISO construction class
- Construction, Occupancy, Protection, Exposure (COPE) data

- Catastrophe (CAT) modeling data (e.g., wind, seismic, convective storm)
- Flood zone certification
- Values variance reporting
- Certified appraisal reports
- Kickoff meeting with detailed project plan
- Ongoing communication throughout project
- Robust quality check of deliverables
- RiskStar Property Risk Software

Options to Address 100% of Property Values within a Wide Range of Budgets

Considering each individual customer's needs and resources, Centurisk offers various levels of valuation service to address 100% of property values within a wide range of budgets.

On-site, USPAP-Compliant Appraisals: An on-site, physical inspection to collect building details and generate an accurate estimate of replacement or reproduction cost.

Virtual Valuations: An inspection and valuation service completed by leveraging web-based tools and in collaboration with knowledgeable building personnel to validate property data.

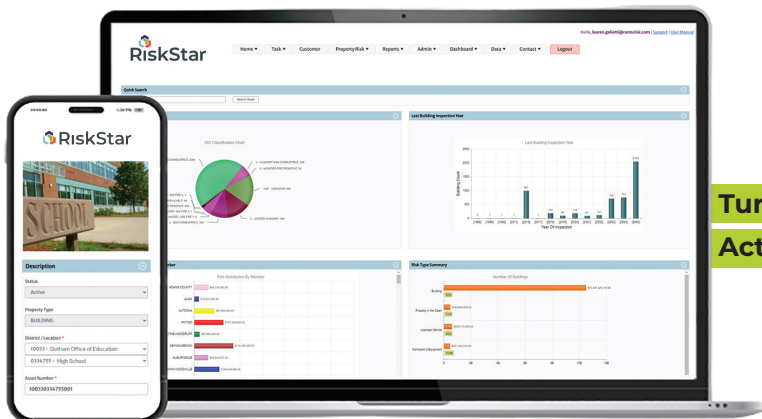
Valuation Estimator: A custom-built valuation model can be applied to generate an accurate estimate of replacement cost using property data stored in the RiskStar Property Risk Software platform.

Annual Trending of Values: Regional trend factors are applied to current replacement cost values as a means of keeping them current with overall economic changes (e.g., increased cost of materials).



Technology to Bridge the Gap Between Valuation Results and Valuation Management

Centurisk's state-of-the-art property risk software, RiskStar, is a configurable, modular system designed to meet the valuation, data, and underwriting requirements of an ever-changing property insurance market. RiskStar is developed, maintained, and supported by an in-house team that works closely with our valuation consultants and helps organizations with large property portfolios bridge the gap between valuation results and valuation management.



Turn Detailed Data into Actionable Insight with RiskStar