



Property insurance valuation services

Accurately measuring and reporting insurance coverage for real and personal property, as well as income loss exposures, is vital in today's increasingly complex global marketplace. With our vast experience in insurance valuations and our deep industry knowledge, we are able to provide the valuation support you need to help meet your property insurance coverage needs.

KPMG LLP's (KPMG) valuation team, made up of experienced professionals from KPMG's International member firms around the world, is available to help both companies and insurance underwriters measure risk exposures. By obtaining an independent valuation from KPMG, potential risks associated with business assets being overvalued or undervalued, as well as any potential issues with risk concentration, can be identified and can thus be mitigated.

When to involve an independent professional

- A professional valuation firm has never been retained to provide an opinion of value.
- It has been more than two to three years since the last valuation/review was conducted.
- You are currently reviewing your coverage for renewal.
- You have experienced changes in your asset base through acquisitions, impairments, losses, or discontinued operations.



How we work with you

- Review policies with risk management personnel to properly identify subject assets such as buildings, machinery and equipment, tooling, and inventory, etc.
- Review existing Statement of Values with company management
- Identify proper premise of value: replacement cost, reproduction cost, actual cash value, or other
- Review fixed asset records of analyzed locations with company management
- Estimate value of real and personal property using accepted valuation methods
- Benchmark replacement cost of real and personal property against similar assets
- Measure potential income loss due to business interruption

A flexible approach

Every business has different insurance coverage needs. Based on your specific structure, KPMG's valuation professionals work with you to develop the most appropriate approach to address your precise needs. We base our analysis on insight into the relevant methodologies and approaches, as well as carefully considering the facts and circumstances.

Potential benefits to your organization

- We give you an unbiased, third-party opinion that is free of potential conflicting interests of various parties.
- We give you confidence that the proper levels of coverage are in place (not over- or under-insured) given the unique nature of your assets.
- We help you rationalize insurance expenditures and help ensure you are not paying too much (or too little) in premiums.
- We can help you easily update values for policy renewals and work with you to update valuations as your asset base evolves over time.

A highly experienced, coordinated team

In today's business environment, it is more important than ever to have a team of valuation professionals with specific industry knowledge and experience. KPMG's committed team of valuation professionals has the right experience to provide practical and timely guidance on a wide array of complex insurance coverage valuation issues, as well as broader valuation topics.

Our professionals are highly specialized and possess experience across virtually every industry. Many hold advanced degrees and are also certified as valuation professionals. In addition, we regularly build teams of professionals from KPMG International's member firms throughout the world to help ensure we provide local knowledge to meet your valuation needs.

Contact us

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