



Roux Afrique

PREVENT, ADVISE, SUPPORT



PRIOR ESTIMATE - ASSET VALUE - RISK SURVEY - CLAIMS EXPERTISE

SUMMARY

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Entre évaluation au plus juste des intérêts de chaque client et intervention auprès des compagnies d'assurance, notre mission est d'être au service des assurés.

Independent firm, we support States, companies and individuals for:

- valuation and audit of values,
- the preliminary estimate,
- industrial risk mapping,
- the valuation of state, professional, private, individual and professional assets in market value, insurance value and utility value
- technical audit (environment, risk, prevention),
- appraisal and claim settlement,
- the audit and settlement of international commercial disputes.



WHO ARE WE?



HISTORY

Since its creation, ROUX Afrique has supported its development on the quality of its experts.

Technicians above all, our experts have a solid knowledge of the environments they face on a daily basis. We recruit them for their ability to understand and assess legal, financial, technical and real estate mechanisms. The human qualities and professionalism of our experts make them appreciated support for policyholders on disaster scenes.



MISSION

"Our experience of providing expertise to policyholders has taught us that no situation can be taken for granted. Reflection and personal investment in his mission allow the ROUX Afrique expert to be as close as possible to the expectations of his client, the insured. The confrontation of ideas, in mutual respect, with the insurance company is a necessity. Thus can be defined our profession of claim and surveyor expert: a permanent search for a balance between each party, always having at the heart of our concerns the fair interest, in all the missions of valuation of professional or personal property. "



VALUES

All ROUX Afrique experts act in the exclusive service of their customers, the policyholders. They have two basic obligations:

- **The result:** for this, they invest fully in the preparation, development, analysis and presentation of their expertise file
- **Independence:** the search for the optimal result is inseparable from unfailing objectivity and transparency. His obligation of confidentiality also makes him a trusted professional with his clients, companies or individuals.



ADVISING COMPANIES AND DEFENDING THEIR INTERESTS



Our role is to support you in the valuation of your business assets and in the management of its risks. Our know-how is the preliminary valuation of goods, industrial risks, valuation of assets, technical audit, expertise and claims settlements.

We operate, mainly, in four main areas: advice, property valuation, risk survey and claims management.



ADVICE

ROUX Afrique plays the role of advisor, in particular during the preliminary estimate of your assets and the mapping of your risks for the development of your contracts.

Déterminer les bonnes valeurs pour obtenir les meilleures garanties

- Identify the capital to be guaranteed: buildings, industrial equipment, etc...
- Determine the value to be taken into account for the insurance of specific guarantees.
- Avoid over or under-guarantees: find the right balance between insured capital and premium.
- Simulate the amounts of insurable capital in the event of an operating loss, analyze the duration of resumption of activity ...



Prior expertise to anticipate risks

- Establish a risk mapping of the property and the business.
- Identify the weak points of your business in the event of a disaster.
- Expertise approved by insurance companies.



ADVANTAGES

- **Avoid under or overinsurance (proportional rule):** Prevent the value of the insured item from being less than or exceeding the sum guaranteed on the day of the occurrence of the claim;
- Provide proof of the value of the existing in the event of a claim in order to obtain optimal compensation;
 - Know exactly the value of the goods you own.

ADVISING COMPANIES AND DEFENDING THEIR INTERESTS

VALUATION

ROUX Africa assists you in managing your assets and assesses your property.

Real estate values

Our experts are involved in determining any kind of values based on property rights and property concerned:

- Market value.
- Value in continuation of use.
- Rental value.
- Right to Lease, Construction Lease
- Bare ownership and Usufruct.
- Value of building rights on land

These different assessments will help you:

- Sell or acquire real estate (Commerce, activity, housing, etc.).
- Obtain funding.
- Prepare a "Sale and Lease back" operation.
- Pass on a heritage or a business.
- Create a Real Estate Company.
- Justify a value to the local tax administration.
- Complete a mission as statutory contributions.
- Unbuckle a lease.
- Prepare a property dismemberment.
- Negotiate the sale of a building plot.



Asset management

Managing your fixed assets well does not only lie in simple updating, but also in building a reliable and understandable information tool for all. The experts of ROUX Afrique master the entire process allowing the efficient management of your fixed assets.

- Physical inventories and marking of goods.
- Reconciliation with the accounting bases.
- Restructuring and updating of the information system.
- Sustainability, fleet management, CMMS.
- Writing of appropriate procedures, training.
- Financial recommendations (amortization period, drawing up of an analytical chart of accounts).

Economic evaluations

Merger, acquisition, Joint Venture, Carve-out, a business frequently needs to establish the economic value of assets it wishes to acquire, sell or refinance. The experts of ROUX Afrique intervene to provide reliable, substantiated evaluations. This is a necessity for establishing sincere accounts but also for establishing a realistic business plan and sound management.



BENEFITS

- Fair and real estimate of your real estate assets;
- Optimization of management and tracking your assets.

ADVISING COMPANIES AND DEFENDING THEIR INTERESTS

SINISTRE

In the event of a claim, ROUX Afrique takes into account not only the technical aspects, but also the overall management of the claim to find, with the experts appointed by the insurance companies, a technically and financially suitable solution for each situation.



Estimation après sinistre

The main types of claims covered:

- Fire / explosion.
- Significant water damage.
- Damage to professional and industrial premises.
- Natural disaster, drought, flood, storm, hail, snow.
- Operating loss.
- Machine breakdown, ...

We take care of all the necessary steps to complete a claim. Our clients thus benefit from the expertise and assistance of a professional who defends their interests on a technical, financial and legal level in relation to the experts appointed by the insurance company.



Objective: obtain optimal Compensation

Our different fields of intervention:

- Assistance in preparing the claim declaration to send to your insurer.
- Implementation of emergency procedures (securing, safeguarding, shoring, ...).
- Search for specialized companies for repair quotes.
- Establishment of a state of loss.
- Analysis of guarantees under the contract.
- Calculating eventually guarantees financial losses.
- Follow up with your insurer to speed up compensation.
- Search for a financial compromise with the expert of the insurance company.

BENEFITS

- Support by a professional of all the procedures to be implemented after a disaster;
- Defense of your interests vis-à-vis the insurance company.



PRIOR EXPERTISE OF OPERATING LOSSES

How do I determine the guarantees that will allow me to ensure the sustainability of my business in the event of a disaster?

BY CARRYING OUT A "PRE EXPERTISE BUSINESS INTERRUPTION"

Our mission is to analyze:

- different legal entities,
- locations, workforce structure,
- activities, market and customers,
- forecast revenue and fixed and variable costs,
- distribution channels,
- the seasonality of sales,
- the IT aspect,
- plans, drawings and models, tools,
- energy sources,
- dependence on suppliers,
- manufacturing cycles, bottlenecks,
- Reasonably Expectable Loss Simulations (ELS).



This analysis allows us to make recommendations as to:

- the compensation period,
- the capital to be guaranteed,
- the contractual limitation of indemnity (CLI),
- the possibilities of desirable extensions (supplier shortcomings, late payment penalties, redemption of excluded risks, breakdown of machinery, IT, etc.).



THE BENEFITS OF THIS OPERATION ARE:

- Save time with maximum security by delegating this assessment to specialists
- Avoid the application of the proportional capital rule in the event of loss or obtain its repeal;
- Benefit from Roux Afrique experience in appraisal and claims settlement;
- Save premiums by avoiding overinsurance;
- Have a tool to update the figures annually and facilitate the insurer's work;
- Make company managers aware of the arrangements to be made in the event of a disaster;
- Facilitate negotiation in the event of a claim and protect the company from reduced compensation.

RISK PREVENTION

How to make the regulatory prevention elements reliable in your establishments?

EN RÉALISANT UNE ÉTUDE « PRÉVENTION DES RISQUES »

Our mission :

Our mission, whether or not linked to carrying out a Prior Insurance Estimate, is an observation of the preventive elements implemented or not in the company:

- The identification of these preventive elements is based on a visit to the facilities and interviews with site managers.
- The elements appreciated revolve around three themes:
 - **Pack standard**, comprend notamment :
 - Situation juridique, recours voisins et tiers,
 - Handling means, first aid means, defense organization,
 - Fire installations, automatic extinguishing,
 - Goods and storage conditions,...



- **Business interruption pack**, analysis in addition to the above points, accounting aspects (Expected Revenue - Gross margin - term disruption following the disaster).
- **Dangerous activity pack**, analysis, in addition to the first two packs, of operational risk and hazardous product aspects.



THE BENEFITS OF THIS OPERATION ARE:

- Presentation of the company in its safety and prevention aspects;
- Enable the business manager, insurance intermediary and insurer to best approach the company's damage insurance conditions;
- Tool to support discussion with players in the insurance market and decision-making for the management improvements



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