



Records Consultants Inc.

## RCI INSURANCE APPRAISAL PROGRAM

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### Product Description

RCI provides accurate replacement cost valuations for buildings and personal property that utilizes Marshall, Swift and Boeckh current cost information. The following defines the RCI Appraisal Program:

- **Building Appraisal:** provide professional insurance property valuations and field data collection services specifically designed to establish proper building value and replacement of all insured property. RCI appraisals conform to current requirements of the Uniform Standards of Professional Practice (USPAP) as adopted by the Appraisal Standards Board of the Appraisal Foundation.
- **Desktop Building Appraisal:** RCI does not perform physical data collection. The results of our desktop appraisal are based on information provided by the organization, architect and blueprints.
- **Content Modeling Appraisals:** The insurable values of the contents of each building are calculated based on the structure's square footage and use. This value is determined through internally developed databases based on prior detailed appraisals. Using this method, one single value is reported for the contents of each building.
- **Detailed Contents Appraisal:** RCI provides a total insurable value for contents within each building by conducting an inventory of all machinery and equipment and records the description (model, manufacturer, and serial number) and location of each item.

RCI offers this service to insurance risk pools, public and private clients, insurance agents/brokers and property insurance companies.

### Analytical Reports

RCI offers the following appraisal reports;

- **Summary Insurance Report:** includes Construction Class, Number of Stories, Entry Alarm, Sprinkler, Fire Alarm, Square Footage, and Replacement Cost New, Exclusions, and Replacement Cost New Less Exclusions.
- **Site Valuation Report:** includes Building Name and Address with Replacement Cost (New and Replacement Cost and New Less Exclusions).
- **Detailed Report (for each building):** includes Date of Valuation, Building Description, Property Name and Address, Construction Type, Occupancy Type, Roof Type, Number of Stories, Date Built, Entry Alarm, Elevators, Basement, Percent of Exterior Materials, Square Footage, Percent of Building with Sprinkler/Fire Alarm/Heating & Cooling, Building Footprint, Digital Photo, and Replacement Cost New, Exclusions, and Replacement Cost New Less Exclusions.

### Why Consider RCI?

RCI will:

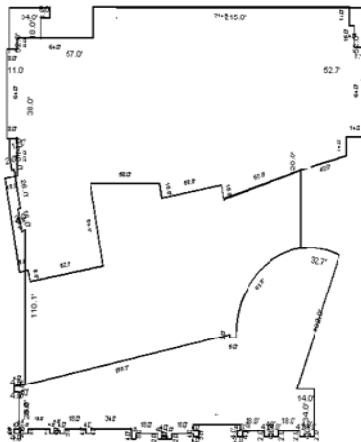
- provide a short implementation process.
- offer a cost effective summary product.
- supply optional detailed analysis reports
- help validate your insurance premiums
- manage losses
- identify your level of risk
- design custom reports
- provide supportable data

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# Sample RCI Detailed Analysis Report

## City of ABC Building Insurance Validation Detail 1000-City Hall Approval Date 08/31/2009

### Building 1000-B001—City Hall



Sketch by Apex IV™



Footprint of City Hall

Picture of City Hall, taken 8/23/2009

**Property Address:** 205 Government Street  
Unknown, TX 36644

**Number Of Stories:** 9,10

**Roof Material:** 100% Built-Up, Smooth 90% Steel

**Construction Type:** 100% Steel Frame  
64% Concrete, Precast Panels 36% Curtain Wall, Glass

**Total Sq. Ft.:** 584,339

**Components:** Heating:100% Steam/Hot Water with Unit Heaters Cooling:100% Chilled Water w/Air Handling Units Fire Protection:100% Sprinkler System 100% Manual Fire Alarm 100% Automatic Fire Detection

**Occupancy:** City Hall

**Date Built:** 1994

**Notes:** Intrusion System  
Elevators

Replacement Cost New	\$126,130,000
Exclusions	\$1,130,000
Replacement Cost New Less Exclusions	\$125,000,000