

Win-Win Relationships



At Erhardt Holt LLC our number one core value is *Win-Win Relationships*.

One of the most common mistakes we uncover in new client's property insurance coverage involves their building protection.

As part of our Risk Finance Course, we provide an annual Building Reconstruction Valuation to protect our clients from common mistakes made by insurance professionals.

According to FEMA's United States Fire Administration, "30% of all businesses that suffer a fire loss go out of business within one year, and 70% fail within five years". We believe that the reason so many businesses fail is due to insurance professionals being more concerned with selling than providing security for a customer.

Most insurance people focus on an "Apples to Apples" comparison and never ask if the Apple they have is rotten. That approach results in buildings being under insured or improperly insured which leads to the results found in the FEMA study.

As part of our Building Reconstruction Valuation, we take the following steps:

1. We walk the perimeter of each building to calculate the square footage
2. We take pictures of the construction of each building including exterior and interior walls, roof, flooring, heating and air conditioning, and ceiling finish
3. We take the data and input it into the Marshall & Swift* building reconstruction valuation system to estimate reconstruction cost



Our Building Reconstruction Valuation not only provides security, but it allows us to negotiate better coverage and lower insurance rates. Typically, our property rates are 20% to 25% lower than the industry average allowing our clients to retain more of their profit.



Risk Management

Erhardt Holt, LLC

www.erhardt-holt.com

Faith • Knowledge • Service

***Marshall and Swift** – 85 years of valuation experience and continual analysis of construction costs utilizing one of the most comprehensive databases to assist the real estate, insurance, and construction industries.