



**VALTRUST**



**INSURABLE  
VALUE**

# YOUR **TRUSTED** APPRAISAL PARTNER

At Valtrust, we specialize in commercial property appraisal, blending the personal touch of a boutique firm with the full-bandwidth capabilities of a national entity. Our diverse expertise ensures that every commercial asset type is appraised with precision.

Choose Valtrust for an appraisal service that emphasizes quality, accuracy, and client satisfaction, where your investment translates into reliable results.

- 20+ team members across Florida
- 1000+ appraisals completed in Florida annually
- Expanded coverage across the Southeastern US



# WHY CHOOSE VALTRUST?

- At Valtrust, we're committed to delivering exceptional quality and accuracy in our appraisal services. While there are providers who may offer lower fees and quicker turnarounds, our focus is on providing a superior product for clients who require reliability and accuracy above all.
- We work selectively with private clients, aligning with those who are ready to invest in a detailed and dependable valuation process. Our professional approach includes a clear contract and a retainer to start, ensuring that we meet your needs with the highest level of professionalism and precision.

# WHAT APPRAISER QUALIFICATIONS ARE IMPORTANT?



Florida Department of Business & Professional Regulation (DBPR) and the Florida Real Estate Appraisal Board (FREAB) control all licensing of appraisers within the state of Florida. According to FREAB, a Certified General Appraiser is defined as a person who is certified by the department as qualified to issue appraisal reports for any type of real property. By engaging us, you ensure your appraisal will be completed by a Certified General Real Estate Appraiser.

In addition to that, your appraisal will be reviewed and co-signed by a member of the Appraisal Institute who holds the elite MAI designation, demonstrating they have met the rigorous requirements relating to education, experience and demonstration of knowledge, understanding and ability. The MAI designation is widely considered the most prestigious credential among commercial real estate valuation professionals.

# WHAT DO INSURABLE **VALUE** APPRAISALS TAKE INTO ACCOUNT?

- Insurable value appraisals typically take into account a variety of factors, including the property's construction materials & quality, location, size, age, condition and topography
- Insurable value appraisals reflect the estimated current construction cost of an existing building based on the premise that it is built in its entirety as a single project. This often includes replacement cost less basement excavation, foundation and underground piping.

# DID YOU KNOW?

- Licensed appraisers are the only specifically named professional group that are permitted by Citizens Insurance to provide insurable valuations.
- In addition, all non-licensed alternative providers must be confirmed as a party Citizens Insurance will accept.
- Citizens Insurance also requires that Florida licensed appraisers must use software designed for insurance replacement-cost purposes (e.g., Xactware 360Value®, Marshall & Swift Commercial Estimator®) and be the most current version of that tool. Manually calculated estimates and appraiser developed spreadsheets will not be accepted.

# THE VALTRUST PROCESS



VALTRUST

**RFP (24 hours)**



**Quote (24 hours)**



**Signed LOE & Retainer (client dependent)**



**Document Collection (2-3 days)**



**Inspection (after 5 days)**



**Report Preparation (within 5-10 days)**



**Report Delivery (within 15 business days)**

# THE VALTRUST DIFFERENCE

Amid industry giants, Valtrust remains grounded yet formidable. We pair state-of-the-art tools with genuine commitment to serve businesses of all sizes.

## Asset Knowledge

1000+ MAI-signed appraisals completed annually.

## Expertise

We are local market experts. As a rule, your assignment will generally be completed by the professional with whom you engaged the assignment.

## Experience

Each appraisal is reviewed by a certified general appraiser who also holds the Appraisal Institute's MAI designation.

## Bandwidth

Our extensive operational bandwidth enables us to cater to a wide range of client needs across various asset types.

## Scalability

We pair state-of-the-art tools with commitment to serve clients of all sizes, not just the Fortune 500.



# CLIENT TESTIMONIAL



“I retained Valtrust to perform an appraisal on a property that I wanted to sell in Orange County, Florida. They quoted a reasonable price for the service, and provided a very professional and detailed appraisal, supported with appropriate comparable recent sales within the time schedule we agreed on.

The appraisal provided me with a defensible basis for pricing the property for sale, and I was offered the full appraisal price within a week of my intent to sell.”

# WHAT IMPACTS AN INSURABLE VALUE QUOTATION?

**Building  
Type**

**# of  
Residential  
Structures**

**# of  
Common  
Structures**

**Location**

**Timing**

# KEY PEOPLE



## **Ozzy Murua**

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## **Scott Tew, MAI**

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**THANK  
YOU**



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