



Roux Afrique

PREVENIR VALORISER SECURISER



ECONOMIC VALUATION SERVICES . RISK SURVEY . CLAIMS ADJUSTER . RISK ADVISORY

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Balancing precise evaluation of each client’s interests with acting as a liaison to insurance companies, our mission is to serve policyholders.

As an independent group, we support both businesses and individuals with:

- Valuation and technical audit of insurable assets
- Pre-loss estimation of reconstruction costs
- Industrial risk mapping and modeling
- Private and corporate asset valuation: assessment of real estate, industrial, or financial assets under multiple bases
- Technical, environmental, and loss-prevention audit
- Complex loss assessment and claims management
- Commercial dispute audit and resolution

WHO ARE WE?



OUR HISTORY

From day one, ROUX Afrique has built its growth on the expertise of its specialists, who stand as the true pillars of quality and trust behind every service we deliver.

Our technicians are highly skilled professionals with deep expertise in navigating complex environments every day. Selected for their ability to thoroughly analyze and evaluate legal, financial, and real estate mechanisms, they combine technical know-how, professionalism, and strong human values. This makes them trusted partners for insured clients, especially when managing the most challenging claims.



MISSION

At ROUX Afrique, we are driven by a strong belief: no situation is ever truly unchangeable. Every assignment demands careful thought, unwavering standards, and total commitment from our experts to meet our clients' expectations precisely. Open, respectful dialogue—even spirited debate—with insurance companies is a key part of our process. This is the essence of our role as insured experts: maintaining balance between all parties and placing a core value at the heart of our work—defending what's fair, whether it concerns business or personal property.



VALUES

All ROUX Afrique experts are dedicated exclusively to serving their clients, the insured. They uphold two essential commitments:

- **Results:** In this approach, our experts draw on their full expertise and attention to detail to ensure every case is expertly prepared, thoroughly analyzed, and flawlessly presented.
- **Independence:** Achieving outstanding results goes hand in hand with unwavering objectivity and transparency. Their commitment to confidentiality also makes them trusted professionals for every client, whether businesses or individuals.



PROTECT YOUR ASSETS, ANTICIPATE RISKS, DEFEND YOUR INTERESTS



NOTRE MISSION CONSISTE EN L'ANALYSE :

Our Mission

ROUX Afrique Advisory partners with executive, finance, and operations teams to help them manage and optimize insurable risks. Our approach goes beyond basic protection, turning insurance into a powerful driver for performance and resilience—streamlining coverage, preventing losses, ensuring business continuity, and boosting your company's competitiveness. By combining expert advice, technical know-how, and digital innovation, we make risk management a sustainable, value-creating tool for your business.



Why Partner with ROUX Afrique Advisory?


- A single partner guiding you through every stage of the insurance cycle: prevention, assessment, strategy, and crisis management.
- A proven track record handling complex, multi-country assignments.
- Ongoing innovation to anticipate emerging risks and deliver lasting value.

Our Core Expertise: Mastering and Optimizing Insurable Risks

- Strategic risk transfer consulting: defining risk tolerance, balancing retention and transfer...Integrated management of insurable risks: identifying, measuring, and prioritizing exposuresInsurance due diligence and feasibility: pre-acquisition/disposal audits, coverage gap analysis, estimating post-deal insurance costs.Insurance program optimization: redesigning policies (multi-layer, parametric), claims/premium KPIs, market negotiation to lower total risk cost

Our Added Value

- Intellectual independence: objective, defensible analyses.Panafrican coverage: close proximity with our 9 regional hubsExclusive digital capabilities: Inventys® & VRA3D™ for reliability and speed.Sector expertise: energy, mining, oil & gas, infrastructure.Integrated approach: synergy between valuation, risk, and cyber.



UN PARTENAIRE UNIQUE couvrant tout le cycle assurantiel : prévention, estimation, stratégie gestion de crise



BENEFITS

- Objective analyses that meet global standards, trusted by insurers, reinsurers, and investors.
- A comprehensive, 360° perspective on insurable risks, tailored to your assets, operations, and strategic goals.
- Insurance reimaged as a driver of performance, competitiveness, and resilience for your business.

ECONOMIC VALUATION SERVICES: EVS



Our Mission

ROUX Afrique EVS uses its expertise to help businesses establish reliable, well-documented, and defensible valuations of their insurable assets.

Our mission goes beyond just crunching numbers—we're here to provide a solid, reliable framework for managing your assets.

By blending technical precision, strict adherence to global standards (IVSC, RICS, IFRS), and a deep understanding of Africa's industrial landscape, ROUX Afrique EVS turns the valuation of insurable assets into a strategic tool for risk management and economic resilience.



FROM ASSESSMENT TO MAPPING: YOUR STRATEGIC PARTNER

ROUX Afrique acts as a true Risk Advisor, incorporating upfront asset valuation and detailed risk mapping into a comprehensive approach to contract structuring. This expertise ensures companies receive insurance agreements built on solid, balanced foundations that meet international standards.

Find the right value to secure the best coverage

- Initial valuation of insurable assets (buildings, equipment, technical installations, intangible holdings).
- Identify specific values: replacement cost, market value, utility value.
- Prevent over or under-insurance by striking the ideal balance between insured capital and premium.
- Simulate insurable capital in case of business interruption and analyze how long it takes to bounce back...

Get ahead of risks with thorough, precise asset valuation.

- Develop a comprehensive risk map for your assets and business operations.
- Identify your vulnerabilities and turn them into strengths when facing adversity.
- Certified assessments recognized by insurance companies.



BENEFITS

- Stay protected from both under- and over-insurance (proportional rule) — making sure your assets' value matches the insured capital perfectly. Accurate valuations safeguard your interests, keep your premiums fair, and ensure your claims are secure.
- Provide clear proof of asset value to guarantee smooth claim settlements.
- Neutrality and independence: objective assessments that stand up to insurers.



ECONOMIC VALUATION SERVICES: EVS

VALUATION

ROUX Afrique partners with real estate and industrial professionals to help them expertly manage their assets and strategically assess the value of their holdings.

Property Values

The specialists at ROUX Afrique provide thorough and unbiased evaluations, identifying every type of value based on the legal rights and real estate assets involved:

- Market value.
- Value in continued use.
- Rental value.
- Leasehold rights, construction lease.
- Bare ownership and usufruct.
- Value of building rights for land

These assessments can be used for:

- Selling or acquiring real estate (commercial, operational, residential, etc.).
- Securing financing.
- Preparing a sale and leaseback transaction.
- Transferring an estate or a business.
- Establishing a real estate holding company.
- Justifying value with local authorities.
- Supporting a capital contribution audit.
- Closing an equipment lease.
- Planning property division.
- Negotiating the sale of land for development.



Asset Management

Effective asset governance goes far beyond simple record-keeping—it's built on a solid, auditable, and universally understood asset framework. ROUX Afrique brings in its specialists to ensure valuations meet international standards, giving your real estate and industrial assets transparent, dependable, and long-lasting management.

- Physical inventories and asset coding.
- Reconciliation with accounting records.
- System restructuring and updates.
- Asset sustainability, portfolio management, CMMS.
- Tailored procedure writing, training.
- Financial recommendations (depreciation schedules, development of analytical account plans).

Economic Valuations

Whether you're dealing with mergers, acquisitions, joint ventures, or carve-outs, the true value of your assets becomes a key strategic factor at every stage. ROUX Afrique's valuation experts deliver reliable, thorough, and well-documented estimates—ensuring transparency in your financials, strength in your business plans, and confidence in steady, responsible asset management.



BENEFITS

- Fair and accurate assessment of your assets;
- Streamlined management and tracking of your holdings.

ADVANCE ESTIMATE OF BUSINESS INTERRUPTION LOSSES

Plan for the unexpected to safeguard what matters most.

With the right coverage, your business stays strong and secure—even when disaster strikes.

BY CONDUCTING AN “ADVANCE ESTIMATE OF BUSINESS INTERRUPTION LOSSES” ASSIGNMENT

Our mission is to provide a thorough analysis:

- across various legal entities,
- locations, workforce structure,
- business activities, market and client base,
- projected revenue, fixed and variable costs,
- distribution channels,
- sales seasonality,
- IT infrastructure,
- plans, designs, models, tools,
- energy sources,
- supplier dependencies,
- manufacturing cycles, bottlenecks,
- and simulations of reasonably anticipated losses (SRE).



This analysis enables us to recommend tailored solutions for:

- the indemnity period,
- the amount of capital to insure,
- contractual indemnity limits (LCI),
- Possible coverage extensions include protection against supplier shortages, contractual delay penalties, reinstating risks that were initially excluded, and coverage for damages to machinery or IT systems.



THE ADVANTAGES OF THIS PROCESS INCLUDE:

- Save time and maximize security by entrusting this assessment to experts
- Prevent the proportional capital rule from being applied in case of a claim, or secure its removal;
- Tap into the expertise of Cabinet Roux in claims management and settlement ;
- Save on premiums by steering clear of over-insurance over-insurance
- Access a tool to keep your figures up to date year after year and make your insurer's job easier
- Educate company leaders about the steps to take when disaster strikes;
- Simplify negotiations in the event of a claim and safeguard your business from reduced compensation.

RISK PREVENTION

How can you ensure your facilities meet regulatory prevention standards?

BY CONDUCTING A “RISK PREVENTION” ASSESSMENT

Our Mission:

Our mission is to rigorously assess all existing and potential prevention strategies, giving your business a clear picture of its current protection level and areas for improvement:

- We identify these prevention measures through thorough site inspections and focused interviews with site managers.
- The key assessment areas are organized into three main categories:
 - **Standard Package – Industrial Risk Prevention**
 - The Roux Afrique Standard Package covers the essential elements of industrial risk prevention, including:
 - Legal framework and liability risks for third parties and neighbors.
 - Compliance and safety for electrical and technical installations.
 - Handling equipment, first aid readiness, and fire defense organization.
 - Automatic detection and fire suppression systems.
 - How goods are stored, including ventilation, partitioning, and compliance with CNPP / APSAD standards.



- **Business Interruption Pack**, in addition to the points above, includes a review of accounting factors (projected revenue, gross margin rate, and length of disruption following an incident).
- **Hazardous Activity Pack**, along with the first two packs, covers operational risk and hazardous materials.



THE ADVANTAGES OF THIS PROCESS INCLUDE: . .

Showcasing the company’s safety and prevention practices;

Helping business owners, insurance brokers, and insurers get the best possible coverage terms for company damages;

- A tool to support discussions with insurance market stakeholders and inform decisions on improvement strategies

CLAIMS MANAGEMENT

INCIDENT

If an incident occurs, ROUX Afrique adopts a Claims Management approach focused on safeguarding the insured's interests, combining technical expertise and financial fairness to ensure a secure and optimal settlement.

We take responsibility for managing the entire case, working in close collaboration with insurance experts.

Every insured client receives strategic support that's transparent and reassuring.

Post-incident assessment

As part of its Claims Management service, ROUX Afrique delivers accurate damage assessments to ensure fair and proper compensation.

Main types of claims handled:

- Fire and explosion: property damage and related business interruptions.
- Natural disasters: floods, storms, lightning, earthquakes, landslides.
- Breakdown of machinery and industrial equipment: major failures, mechanical breakdowns, production stoppages.
- Risks involving energy and petrochemical installations: refineries, power plants, pipelines.
- Claims related to construction and assembly risks: industrial sites, civil works, large-scale projects.
- Business interruption and financial losses: operational downtime, lost gross margin, extra running costs.
- Fraud and cyber risks: financial loss resulting from fraudulent acts or cyberattacks.

**PROTÉGER VOS ACTIFS
ANTICIPER VOS RISQUES
DÉFENDRE VOS INTÉRÊTS**



Goal: secure optimal compensation Our areas of expertise:

- Technical damage assessment: detailed evaluation of affected assets and related losses.
- Comprehensive claims management: overseeing every phase from initial report to final settlement.
- Discussion and negotiation with company experts: working toward a fair and balanced agreement.
- Calculation and substantiation of business interruption losses: preparing clear, data-driven reports.
- Working toward a financial compromise with the insurance company's expert.
- Strategic support: guiding the insured through decisions and advocating for their rights.

BENEFITS

• **All post-incident procedures handled by a professional;**
• **Protection of your interests when dealing with the insurance company.**





Roux Afrique

PREVENIR VALORISER SECURISER

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