

## Pre-Claim Services Built on Trust, Accuracy and Technical Expertise

For insurance professionals, certainty at policy inception is critical. Morse Building Consultancy (MBC) is expanding our services to support clients before a claim even occurs. This expansion helps improve underwriting accuracy, reduce underinsurance exposure and minimise future disputes. It builds on the exact same independent reporting, forensic assessment and technical excellence the industry has come to expect from MBC.

### What's New: Nationwide Pre-Claim and Quantity Surveying Services

MBC is pleased to announce the expansion of our Pre-Claim and Quantity Surveying services. Getting the valuation right at policy inception is one of the most effective ways to reduce underinsurance, improve coverage accuracy and prevent future claim disputes. These services are designed to help our clients understand property risk before a loss occurs.

MBC now offers a comprehensive suite of pre-claim services, including:

- **Property Insurance Replacement Valuations:** Current and three year projected replacement cost analysis for commercial, industrial, residential, rural, strata and tourist park assets. This includes rural infrastructure such as irrigation systems and pumps.
- **Over Water Infrastructure Valuations:** Specialised valuations for ferry terminals, over water structures, pontoons and related marine infrastructure.
- **Fitout Valuations:** Accurate replacement cost assessments for professional offices, medical suites, childcare centres and other specialised tenancies.
- **Indemnity Valuations:** Tailored valuations for complex risks where precise coverage requirements and asset conditions must be clearly understood.
- **Risk Assessment, Maintenance and Defect Reports:** Independent inspections that identify structural vulnerabilities, maintenance concerns, defects and potential loss triggers before they develop into major claims.
- **Compliance Reviews and Upgrade Costings:** Reviews against applicable National Construction Code, Building Code of Australia and Australian Standards requirements, supported by costings for required upgrades or rectification.

- **Expert Witness Services:** Impartial, evidence based opinion for tribunals, legal proceedings and disputed matters.

### **Built on a Foundation of Defensible Reporting**

MBC has earned its reputation by delivering independent building reports, detailed scopes of work, specialist engineering assessments and practical cost reviews across Australia. Our building consultants and registered engineers are highly experienced in assessing complex property damage, including matters involving regional, rural, commercial, strata and residential assets. Every assessment is grounded in evidence, technical expertise and a clear understanding of the insurance claims environment.

A key strength of our reporting is our ability to distinguish between event related damage, pre-existing conditions, maintenance issues and non-compliance. This forensic approach gives underwriters, brokers, loss adjusters and insurers the factual information they need to make confident decisions.

By providing clear, well supported findings from the outset, MBC helps reduce indemnity leakage, avoid repeated requests for further information, and minimise the risk of costly disputes or escalations to AFCA.

### **Supporting Better Decisions Before and After a Loss**

Whether your team requires a pre-claim valuation, a risk assessment, a replacement cost review or a detailed engineering report for a complex claim, MBC provides the independent facts required to support confident decision making.

Our expanded Pre-Claim and Quantity Surveying services give brokers and underwriting agencies a practical way to improve portfolio accuracy, support better client conversations and reduce the risk of avoidable disputes when claims arise.

### **Ready to Strengthen Your Underwriting Accuracy?**

To discuss how Morse Building Consultancy can support your portfolio with independent pre-claim, quantity surveying and technical reporting services, please contact:



**BOB LACOSTE**

Business Development Manager

[boblacoste@mbconsultancy.com.au](mailto:boblacoste@mbconsultancy.com.au)

0461 299 226

[mbconsultancy.com.au](http://mbconsultancy.com.au)