

PROPERTY PRACTICE

We understand that your property is more than just an asset – it's the foundation of your business. The Risk Strategies Property Practice assists clients through an ever-changing property insurance market. From safeguarding against property damage, to ensuring business continuity, we take a specialty approach to provide comprehensive solutions tailored to your unique needs with coverage for earthquakes, floods, wildfires, windstorms, builders' risk, and more.

Our extensive experience from every corner of the industry provides clients with the resilience you need to weather the storms.

INDUSTRY INSIGHT

Property markets change quickly. That's why our team is constantly working to help clients find the right solution through traditional and nontraditional approaches. We take a broader look at the industry to prepare you for any risks your business faces, including:

- Premium and coverage fluctuations due to a myriad of factors such as increased property values, restrictive terms and conditions, higher premiums, negative loss experience, and catastrophe exposures.
- Severe weather events including earthquakes, floods, hail, hurricanes, storm surges, tornadoes, wildfires, and windstorms.
- The global economy can impact your business due to unexpected losses from international supply chains. We can help you identify, measure, and evaluate the risk to your operations from exposures overseas.

SOLUTIONS AND CAPABILITIES

Our team tailors each program to our clients' specific needs. With traditional and nontraditional solutions that cover nearly every risk, we can create a plan to help you prepare for the future.

- Broad global market access to provide the best insurance solutions and products at the most competitive price, including parametric insurance.
- Risk mapping and catastrophe modeling capabilities to help identify and quantify exposures to natural catastrophes and measure loss potentials.
- Property loss prevention and control techniques to identify and mitigate risks through physical protection solutions.
- Access to third-party experts for additional assistance on quantifying property and business interruption exposures and values.
- Property damage, business interruption insurance solutions, parametric insurance solutions, global programs, capital market solutions, stand-alone products for natural catastrophes, and more.

WHY RISK STRATEGIES

At Risk Strategies, our property team has decades of experience as brokers, underwriters, and alternative risk insurers, making us a well-rounded partner who can offer the advice and programs needed across the board.

- We understand alternative risk financing techniques such as captives, capital markets and securitization, and parametric solutions.
- We know the importance of adequately executed property loss prevention and control programs with critical elements to make risks highly protected and desirable for underwriters.
- We build resilience by helping clients prepare for any form of property loss.
- Our commitment to clients goes beyond our capabilities with third-party support from property appraisals, forensic accountants, coverage counsel, and more.
- Our team has the knowledge and experience derived from working through multiple hard and soft market cycles.



Schedule a complimentary insurance review today.

Carl Smith

National Property Practice Leader

csmith@risk-strategies.com

650-425-3864

riskstrategies.com



Risk Strategies | Risk management. Insurance and reinsurance placement. 30+ specialty practices. Access to all major insurance markets. 8th largest privately held U.S. brokerage.

Property & Casualty | Employee Benefits | Private Client Services | Consulting | Financial & Wealth

© Risk Strategies Company. All rights reserved.