

REAL ESTATE PRACTICE

Buying, selling, leasing, managing, developing, or redeveloping property involves risks. Do you have the right risk management precautions and insurance in place to protect your investments? Risk Strategies collaborates with you as an outsourced risk manager and insurance advisor to safeguard your portfolio.

INDUSTRY INSIGHT

Insurance underwriters are increasingly selective, particularly in areas prone to natural disasters or high jury verdicts. While the property insurance market has improved in some regions, only best-in-class real estate risks are likely to qualify for the most favorable rates and terms.

Insurers are requesting more details as part of the underwriting process. They often want to see in-depth information on exposures and steps you are taking to mitigate risk.

Data analytics and enrichment tools can help identify areas of concern that may lead underwriters to restrict coverage or increase pricing, so you can achieve the most competitive outcome.



SOLUTIONS AND CAPABILITIES

We lead with data — before each renewal and real estate transaction — to guide decision making:

- **Exposure analysis and CAT modeling:** Evaluate fire danger and other catastrophic risks, crime scores, flood mapping, and building valuation to ascertain true vulnerabilities and inform your program structure and limits.
- **Power BI “heat” mapping:** Plot your total insurable values by region to identify areas with the highest concentrations of risk, so you can make strategic portfolio decisions.
- **Claims analysis:** Examine your loss history to identify trends and ways to reduce claim frequency and severity.

You can count on:

- **Ongoing communication:** Education and market analysis so you have up-to-date information for decision making.
- **Creative solutions:** Problem-solving for local challenges, lender and third-party insurance requirements, alternative risk financing (such as captives), builder’s risk, and more.



WHY RISK STRATEGIES

Insurance and risk management issues differ by real estate asset class, often in nuanced ways. With Risk Strategies, you have specialists and resources for each asset type: office, retail, industrial, hospitality, multifamily, community associations, student housing, and others.

Our approach extends beyond traditional, transactional insurance services. We integrate seamlessly with your team and supply consultative risk management throughout the year. Does your current broker help with these activities?

- **Acquisition due diligence:** Assess hazards, insurance values, and potential coverage challenges before you finalize a purchase decision.
- **Narrative development:** Craft a compelling story for underwriters, emphasizing your proactive risk mitigation measures.
- **Pre-underwriting:** Look at your risk through an underwriting lens, before ever submitting to an insurer. We ascertain the limits you need and realistic pricing for the coverage, so we can negotiate assertively on your behalf.
- **Claims consulting:** Provide expert support to ensure prompt and efficient resolution of complex claims.

With us, you gain access to all major carriers, as well as dozens of regional and specialty markets. Because of the volume of real estate-related premium we place, we have leverage in the market, enabling us to negotiate the best terms on your behalf.

Schedule a complimentary insurance review today.

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