

PROPERTY PRACTICE

Our Specialty? Reducing Your Risk

Our Property Practice is here to weather the storm of changing needs from property and business interruption insurance and builders risk to earthquake, flood, and windstorm in any industry vertical including habitational real estate, higher ed to mining and chemical.

Risk Strategies' has extensive experience from every corner of the industry to provide clients with the resilience they need in all forms of property insurance. No one knows exactly what the future holds, but our team will ensure you are prepared.

Industry Insight

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

- **Premium and coverage fluctuations:** Has your property value increased? Are there more restrictive limits with higher costs for risk? Has your business been deemed difficult to place from loss experience, natural catastrophe exposures, or other less desirable characteristics?
- **Climate change:** Is your business located in a risk zone? Is it exposed to straight-line wind, hurricanes, tornadoes, windstorms, floods, wildfires, or storm surges due to the effects of climate change?
- **Modern policies and values:** Traditional business and cost approaches continue to be challenged in new ways from pandemic and riot and civil commotion exclusions to contingent business interruption limitations. Will your business need a new insurance option or premium that aligns with higher optional costs or losses?
- **Global economy:** Has your business experienced unexpected losses from international supply chains? Do you need to re-identify, measure, and evaluate the risk with operations overseas?
- **Expertise:** Are you confident that the decisions underwriters and claims adjusters make are the best in the market? Have you worried about how underwriters you've worked with understand the challenging market?

Solutions and Capabilities

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

- **Broad global market access at retail and wholesale levels to provide the best insurance solutions and products at a comfortable price.**
- **Risk mapping to help identify and quantify risks and modeling capabilities for natural hazards to identify and measure loss potentials for natural catastrophes.**
- **Expertise with property loss prevention and control techniques to identify risks and mitigate them through physical protection solutions.**
- **Access to third-party experts for additional assistance on property and business interruption exposures and values.**
- **Property damage, business interruption insurance solutions, global programs, capital market solutions, stand-alone products for natural catastrophes, and more.**

Why Choose Risk Strategies?

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices.

At Risk Strategies, our property team has experience not only as brokers but as underwriters and alternative risk insurers, making us a well-rounded partner to offer the advice and programs needed across the board.

- **We understand alternative risk techniques such as captives, capital markets and securitization, and parametric solutions**
- **We know the importance of properly 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 and exposure for piece of mind**
- **Our commitment to clients goes beyond our own capabilities with third-party support from property appraisals, forensic accountants, coverage counsel and more**
- **Our team has the knowledge and experience from multiple market fluctuations and variations to understand the complete risk management process, creating an invaluable practice**

Want to Learn More?

VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, and employee benefits risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Minneapolis, Miami, Atlanta, Houston, Dallas, Nashville, Los Angeles and San Francisco.

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