

GIVING YOU PEACE OF MIND, SO YOU CAN FOCUS ON YOUR INVESTMENTS



From the day you contact our advisors, we become your advocates — providing education and cutting-edge solutions to help drive down your insurance costs and maximize your profits. Real estate owners, managers, and developers contend with a broad range of risks that are constantly changing and, typically, extensive risk tracking requirements. And, if more than one property exists in a portfolio, proper insurance must be accounted for in these entities, as well. Whether you're a single site or multi-location real estate company, we provide comprehensive support for our clients to help identify, quantify, manage, and transfer their risks using an array of services and insurance products. Our knowledge of the marketplace combined with our underwriter relationships allows us to provide immediate responses, proven technical expertise, and broader protection for our clients with regional, national, or global portfolios at a competitive cost.

WHO WE WORK WITH

- Asset Managers
- Condominium Associations
- Contractors
- Fund Managers
- Hotels & Motels
- Managing Agents
- Property Developers
- Property Owners
- Property Managers
- Real Estate Investment Trusts (REITs)
- Resorts
- Fully integrated Real Estate Companies
- Family Offices
- Private Equity Funds
- Lenders

HOW IS OUR APPROACH DIFFERENT?

BRP's MiddleMarket group looks at a company's risk in its totality to get a clear picture of the exposures, then allocates each exposure to the appropriate risk transfer mechanism. Real estate in the modern age has diverse risk exposures that extend beyond property insurance. Lenders, partners and even employees propose complex and ever-changing needs from insurance relationships. Our approach enables us to deliver predictability of insurance costs and ensure that your returns are best in class.



AREAS OF EXPERTISE

- Layered and quota-share property programs
- CAT-exposed properties
- Compliance
- Casualty programs
- Detailed loss forecasts, loss control recommendations, and programs
- Competitive employee benefit plans
- Builder's risk and Construction liability
- Primary and excess liability
- Environmental insurance
- Professional liability
- Management and Partnership liability
- Section 8 & Section 42 housing issues
- Cyber liability
- Commercial crime
- Surety bonding
- Multi Family
- Commercial
- Condo

COMMERCIAL RISK SOLUTIONS | OUR FULL-CIRCLE APPROACH TO INSURING SUCCESS



DISCOVERY

Cost of Risk Discovery

Our advisors work directly with you to explore known and unknown cost drivers, developing a step-by-step plan for reducing your cost of risks. We also offer catastrophic modeling of clients' portfolios to conduct in-depth review of aggregate wind, flood, terrorism and earthquake exposures.

Risk Management

Our personalized approach starts with diving into your contractual obligations to ensure proper risk transfer and financing. We offer clients detailed assessments of all exposures and risks to provide a comprehensive and elevated insurance schedule. We utilize our asset valuation and modeling platforms to determine accurate replacement cost valuations and exposures while working directly with lenders to reduce or eliminate restrictive and cost-prohibitive coverage requirements.

Loss Prevention & Claims Advocacy

Our in-house team of claims advocates provides a comprehensive line of services, acting as an advocate in expediting and managing the entire claims process to maximize recovery and reduce your cost of risk. Meanwhile, our loss control consultants work with you to prevent claims from occurring.



DELIVERY

Custom Program Design

Our brokerage team begins designing your custom program around data from you and your industry. Our team's deep expertise and access to valuable information allows us to offer best-in-class limit and deductible options, as well as alternative risk financing strategies, including single parent and group captives. We develop customized insurance programs designed to properly insure and safeguard all properties in our clients' portfolios.

Commitment to Grow with Your Business

Finally, we take the program we've built and the lessons we've learned along the way to create a unique Stewardship Commitment; crafted and adjusted around your ever-changing industry. Through this unique commitment, our clients enjoy the ability to track and reduce their cost of risk year after year.

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