

# Global Loss Prevention



## Commercial Risk Group – Serving Real Estate Industry Needs

For more than 20 years, Commercial Risk has been known in the marketplace as the leading provider of sophisticated risk management programs for large, commercial accounts. We have designed customized insurance programs to meet the specialized needs of the real estate industry.

We recognize that the real estate industry is composed of a number of different segments, such as hospitality, commercial, habitational, industrial, among others. Each of these segments presents a unique set of risks, which our dedicated team of underwriters and loss control consultants are prepared to assist policyholders with.

### Providing “Business Solutions”

Commercial Risk’s excellence is rooted in the belief that a quality insurance program entails more than just sound underwriting; it requires customer-driven service. Our dedicated loss control consultants focus on your business to understand your needs. By partnering with our clients to identify, analyze, and control risks, the Commercial Risk Group provides cost effective business solutions that fit a policyholder’s specific needs.

### Real Estate Risk Consulting

Today’s business environment presents real estate and property managers with a host of complex casualty risks, many with serious financial implications that can mean the difference between business success and failure. Controlling these risks requires an effective risk management system that can anticipate, evaluate, and control potential exposures. The Commercial Risk Group underwrites a wide variety of real estate risks across the United States. Included among these are property management companies, investment portfolios, real estate investment trusts (REITs), and number of high profile properties. Examples of properties we work with are:

- Hotels and resorts: national chains
- Commercial properties including high rise
- National retailers, department stores/outlets
- Convention and performing centers
- Municipalities: schools, hospitals, offices
- Residential: condos and apartments

### Hazard Identification

Each of the properties listed above presents a unique set of risks based on its nature, size, and location. Our team of loss control consultants brings extensive experience to this industry, including a best practices review of operations and a wide range of tools and programs to assist policyholders. In addition to our internal resources, we have partnered with several external consultants with real estate practice specialties. This team works with our policyholders to control industry-specific risks. Some of the projects we have worked on include:

- Life safety: NFPA assessments and emergency and evacuation procedures
- Facility maintenance, hazard identification, and self-inspection programs
- Emergency planning: evacuation procedures and systems
- Liability exposures: slip/fall prevention, “slip testing”, evaluation of floor surfaces, lighting, and signage
- Food quality: food preparation, liquor liability, and response programs
- Indoor air quality: air quality testing and mold management
- Building security: resident and general public access procedures and monitoring systems
- Recreational programs: sporting activities, playground equipment, and pool safety
- Vehicle/valet services: personnel screening, training, and security procedures

### Contact

If you have any questions, please contact a member of Global Loss Prevention or visit [www.chartisinsurance.com](http://www.chartisinsurance.com).