



## INSURANCE AND RISK MANAGEMENT FOR COMMERCIAL REAL ESTATE

### Industry Expertise, Client Stewardship and Advocacy For Commercial Property Owners and Managers

Fires and natural disasters are common threats to real estate, but property owners and managers face a multitude of other exposures. Allegations of environmental impairment liability, visitor, employee or contractor injuries, documented criminal activity on the premises, and known building defects can all lead to expensive claims and lawsuits. No two commercial properties are alike. That's why a tailored risk management program with the broadest insurance coverage at the most competitive price matters now more than ever.

Our experienced consultants draw on their deeper understanding of risks, carrier policies and coverages to ensure your business has the protection it deserves. Our experts deliver:

- A thorough analysis of your P&C program
- A customized stewardship plan
- Dedicated advocacy if a loss occurs

### Corporate Synergies' P&C Practice Delivers Expert Risk Management Consultation Services

Our experts' knowledge of risks and operations specific to industry verticals (non-profits, healthcare, hospitality, manufacturing, commercial real estate and others) translates into improved programs that protect assets and business interests.



**Super Storm Sandy**  
impacted

**265,300**

New York **area businesses**,  
resulting in rent losses and  
other property claims.

*Source: Damage Assessment,  
State of New York Governor's  
Office*

# CLIENT-CENTRIC P&C CONSULTATION AND SUPPORT

Corporate Synergies partners with leading national and global insurance carriers and reinsurers to bring a complete set of risk transfer and insurance solutions to clients across a broad range of industries.

## Synergies360<sup>SM</sup>

Corporate Synergies takes a full view of the insurance landscape, studies it from every angle, pursues innovation where none exists, and transforms this deeper understanding into actionable strategies to protect our clients and their participants. We call our approach Synergies360.



For more information visit [corpsyn.com](http://corpsyn.com) or call **877.426.7779**

### We Provide Advisory Services for the Following Coverages:

- Business Property
- Business Interruption
- General Liability
- Environmental Impairment
- Workers' Compensation and Employers' Liability
- Real Estate Errors and Omissions Liability
- Builders Risk
- Cyber Risk and Network Liability
- Crime and Fiduciary Liability
- Umbrella & Excess Liability

### Enterprise Risk Management Planning and Client Services

- Collaborating with you to build a culture that embraces risk management with measurable results across the entire enterprise
- Planning and management of loss control engineering and safety services in conjunction with insurance carrier loss control experts
- Ongoing advocacy to achieve superior outcomes during complex or contentious claims situations
- Reviewing insurance and indemnification provisions of your key leases, vendor and client engagement contracts

### Total Cost of Risk Analysis and Program Design

- Evaluating your insurance coverages to achieve the broadest terms at the best possible price

- Customizing a P&C program that addresses your business model, risk tolerance, loss history and workforce demographics
- Designing risk, retention and insurance program financing solutions
- Advising on captive and risk retention group formation and management

### Carrier Relations, Negotiations and Product Review

- Analyzing the P&C marketplace to confirm carrier financial health, claims service standards, and changes in underwriting appetite
- Reviewing new P&C policies, services and products from leading carriers and providers
- Partnering with underwriters to create customized insurance solutions to address your unique loss exposures
- Guiding you through the complete underwriting process
- Assisting with carrier questions
- Supporting the communication of your enterprise risk management strategy, safety standards and loss control protocols