



REAL ESTATE AND PROPERTY MANAGEMENT – COMMERCIAL

The commercial real estate sector faces many challenges. These include managing tenants with diverse occupancy profiles, containing service costs, managing market fluctuations, being able to deploy capital in the most strategic way and developing growth initiatives that will maintain revenue streams and satisfy investors' expectations.

With these demands, commercial insurance and risk management advice are critical components. To ensure that your business is protected and is able to remain competitive, it is imperative that your insurance broker understands the risks presented by:

- High-hazard occupancies
- Vacant space
- Outdated or inadequate valuations and appraisals
- Financial consequences of a poor loss record
- Increasingly complex lease/tenant requirements
- Increased financing/lenders' requirements
- Construction projects
- Acquisitions and divestitures
- Property management
- Asset management
- Property ownership
- Applicable legislative burden
- Catastrophic exposures

BFL CANADA is amongst the nation's leaders in developing new and competitive insurance products designed specifically for real estate clients. Our team of world-class insurance and risk professionals combined with access to the top-rated markets in this segment enables BFL CANADA to provide you with the insurance package that custom-fits your needs.



Our real estate expertise supports REITS, asset managers, property managers, owners, developers, land banking, and stratas/condominium corporations.

Providing our clients with a dedicated team of experts focused on the needs of the commercial real estate sector, our expertise and understanding of the sectors' needs is unmatched:

- BFL CANADA professionals understand the sector intimately and can respond to the full risk management needs of the commercial real estate sector
- Engineers provide practical advice to reduce and minimize the chance of theft, fire and water damage
- Claims personnel allow for efficient settlement of claims, faster recovery times and optimal insurance recoveries
- BFL CANADA professionals assess each client's individual needs and tailor-fit an insurance and risk management program to meet short- and long-term goals
- Consultation on related development and construction projects
- In-depth understanding of real estate sector nuances: property management vs. asset management vs. ownership

The breadth of our experience, coupled with the scope of our resources, provides our real estate clients with a higher degree of confidence in the operational resiliency of their asset base and more predictable revenue streams.

