

# Real Solutions for Real Estate

### We Understand Real Estate is Different

The complexity of real estate organizations and their structures renders them susceptible to a wide array of first- and third-party risks. These risks often go unidentified until the exposure is unearthed through a claim or a "near miss" incident.

### What We Do

Our team starts by analyzing the your organizational structure to identify areas of exposure and create a list of entities that require insurance protection. We work with our clients to understand their ownership position throughout their portfolio.

Next, we analyzes a client's risk through MMA's proprietary Executive and Professional Liability 360 assessment tools. These diagnostics are designed to identify loss drivers and specific areas of risk.

The team uses assessments to create risk profiles for marketing to carriers With the client's input, the profile summarizes and highlights key business characteristics ,exposures, positive differentiators and responds to any underwriters' concerns.

## Risk Transfer Services for Real Estate Firms: Beyond the Insurance Policy

We know business insurance is just the tip of the iceberg when it comes to protecting your assets and organization. Typically, a significant portion of a real estate organization's risk is transferred to third parties. This could be from your subcontractors, outside ownership or management groups, your day-to-day vendors, or your tenants.

We offer in-house certificate of insurance tracking and management to all our real estate clients. We will review indemnity and insurance requirements in your contracts and provide you with our recommended best practices to make certain that the risk you want transferred is transferred. We also offer Tenant Legal Liability programs, which ensures your tenants are fully compliant with your insurance requirements, protects your portfolio, and provides an ancillary revenue stream to your organization.



### Learn more

Contact an MMA real estate advisor today to achieve measurable results and the comprehensive services you deserve.

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### **Executive Risk: Protecting Your Assets**

Understanding the details of a properly structured executive and professional liability program and how it can protect your company is critical to safeguarding your organization from catastrophic claims.

#### **Coverages to Consider**

- Directors and Officers
- Cyber Liability
- Employment Practice Liability
- Fund Management Errors and Omissions
- Asset Management Errors and Omissions
- Development Errors and Omissions
- Owners Protective Professional Design
- Property Management Errors and Omissions
- Pollution Liability



Business Insurance Employee Health & Benefits Private Client Services Retirement Services

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