

A photograph of three business professionals (two men and one woman) sitting around a table in a meeting, looking at documents and smiling. The image is used as a background for the top section of the page.

Risk Solutions Resources for Commercial Real Estate Customers

In today's ever-changing business environment, real estate businesses need to know they are working with an insurer that understands their unique and emerging risks and a team of risk solutions experts that offers customized solutions to address them. QBE, a global insurance leader, focuses on these risks so our customers can keep focus on their business.

Commercial real estate presents a wide spectrum of different risks and QBE's Predict, Prepare and Protect approach can help companies recognize and reduce exposures, while protecting their customers, people, processes, products, and reputation.

Predict - What are the risks associated with operating your business relating to potential injury to people, damage or destruction of property or damage to your reputation? What conditions will create greater exposures – the physical, operational and/or environmental? What new or special events, projects or unusual activities could create greater risk? Where have you had incidents, problems, or accidents in the past that you can learn from?

Prepare - Understanding loss exposures and hazards and identifying physical and operation risks is an important step. It's time to consider what programs and procedures should be in place. Some to consider if not already present:

- Employee safety programs
- Emergency preparedness program
- Self-inspection program

- Incident and accident investigation programs
- Driver screening and training program
- Contractual controls via risk transfer and certificates of insurance

Protect - You understand the exposures and have programs in place to help reduce risk and potential for loss. Recommendations from facility inspections and incident and accident investigations, when properly completed, can help reduce exposures.

Part of the 'protect' element is measurement. Managers, employees, and sub-contractors should be held accountable for the execution of key safety responsibilities. There are a variety of different metrics to consider including: Workers compensation cost allocation charge backs by department or division, accidents per hour/day/shift or miles driven.





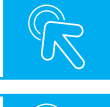


QBE Real Estate Toolkit

The QBE Real Estate Toolkit is designed for businesses responsible for owning and managing commercial real estate. Successful management of these properties can result in numerous benefits:

- Enhancing the value of the overall property
- Establishing and maintaining effective communications with residents
- Providing for efficient use of resources
- Creating a safe and well-maintained property.

The focus of the toolkit is to provide the property management team with easy-to-use guidelines and checklists to help identify and reduce risk at the property. It contains numerous ready-to-use tools on a wide variety of topics.

A few examples include:

<u>Seven Steps Property Owners Can Take to Reduce Slip, Trip and Fall Hazards</u>		<u>Deck and Balcony Inspections: Things to Look For</u>	
<u>Walking and Working Surfaces Self-Inspection Checklist</u>		<u>Housekeeping Checklist for Fire Prevention</u>	
<u>Housekeeping Checklists</u>		<u>Contractors Fire Safety Checklist</u>	
<u>Reviewing Certificates of Insurance</u>			

Training

QBE Risk Solutions has partnered with the premier safety video training producer, Safety Source Productions, to provide our commercial real estate customers with complementary access to over 500 exclusive on-demand safety and loss prevention training videos. Many of these are available in both English and Spanish versions and are categorized by job-specific and industry-specific topics. To access these training videos, please contact our Risk Solutions Center.

To learn more about the QBE Risk Solutions department and Risk Solutions resources or **to receive a copy of the full toolkit, contact one of our Risk Solution Specialists via the Risk Solutions Center.**

Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
- Call us: **888.560.2635**
- Email us: RSC@us.qbe.com

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