



# Strategic Insurance Execution for Commercial Real Estate Portfolios

PEAK<sup>TM</sup>  
RISK ADVISORS

Trusted Risk Advisors. Reliable Submissions. Aligned Outcomes.

## Who We Are

PEAK Risk Advisors is a commercial insurance advisory firm built to align risk management with investment strategy. We support real estate owners, operators, and asset managers through every phase of the insurance lifecycle - from acquisition diligence to claim resolution - with clarity, accuracy, and speed.

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## Our Real Estate Practice

We manage insurance programs across complex real estate portfolios, applying underwriting discipline, field-level diligence, and proactive advisory. Our team operates as an extension of your investment and asset management functions - focused on protecting cash flow, reducing loss exposure, and enabling reliable carrier alignment.

### Key capabilities include:

- Pre-underwriting analytics: valuation benchmarking, loss analysis, TIV accuracy
  - Replacement cost estimation: site-specific RCE and inflation indexing
  - Catastrophe modeling: hurricane, wind, earthquake, and wildfire exposure scoring
  - Flood zone verification: FEMA mapping and lender compliance audits
  - Site-level risk assessment: in-person visits, drone footage, and underwriter-ready documentation
  - Program design and execution: tailored structures across habitational, commercial, and development risk
  - Operational continuity: proactive renewal management and claims oversight
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## Industries Served

Real Estate Private Equity

Industrial & Logistics Assets

Multifamily and SFR Portfolios

Retail & Hospitality Operators

Commercial & Mixed-Use Development

Construction and Developer Risk

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## Execution That Delivers

- Insurance advisor on \$3B+ in real estate AUM
- Embedded support for acquisitions, developments, and portfolio transitions
- Trusted by national carriers for clean, actionable submissions
- Field-based diligence with aerial and drone-supported risk documentation
- Technical advisory that aligns with lender, investor, and board requirements

## Recent Wins and Case Studies

Company Type	Former Broker	PEAK	Savings \$	Savings %
Affordable Housing Operator	\$230,835	\$186,179	\$44,656	<b>19%</b>
Industrial Warehouse	\$196,099	\$158,373	\$37,726	<b>19%</b>
Coastal Apartment Manager	\$519,878	\$424,999	\$94,879	<b>18%</b>
Logistics Warehouse	\$183,463	\$162,055	\$21,408	<b>12%</b>

## Three Pillars for Success

### Pre-Underwriting

Through proactive pre-underwriting and creating a favorable risk profile for RJ Finlay before submitting to the market, we successfully obtained a 16% premium reduction for the apartment portfolio with the incumbent insurer upon appointing PEAK Risk Advisors as their broker.

### Industry Expertise

“After we assigned PEAK Risk Advisors as our broker of record, they followed through with their commitment to understand the lifecycle of our warehouse and improve cashflow. Their relationships with the right underwriters and niche products created competition between carriers and PEAK ultimately delivered a 19% premium reduction, or \$629,000 valuation impact, while also improving deductibles.

### Market Leverage

By leveraging key underwriter relationships and specialized insurance programs, we delivered enhanced coverage that satisfied updated lender requirements and protected the customer from over \$2 million in uninsured liability losses.

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To discuss how PEAK can support your portfolio or upcoming transaction, contact us at:



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