

H·E·L·I·O

COMMERCIAL
REAL ESTATE
CAPTIVE & RISK
MANAGEMENT

Case Studies

HelioRisk.com



COMMERCIAL PROPERTY MANAGER

**Risk Reduction
Tenant Retention**

A Northeast U.S. property manager used a captive to simplify costs and manage risks. Security deposit insurance replaced upfront deposits with a \$50-\$100 monthly rent addition. The captive also provided tenant default liability coverage, protecting against claim defaults. This proactive approach improved financial flexibility and risk management.



RETAIL STOREFRONT OWNER

**Opportunity for Customized
Captive Coverage**

An Upper Midwest strip mall owner uses a captive to cover costs like remodeling vacant spaces and business losses from tenant turnover. The customized captive addresses gaps in traditional insurance, offering tailored coverage for specific risks where the market lacks capacity and flexibility.



PROPERTY OWNER/BUILDER

**Protection with R&W Coverage
Financial Options For Investment**

A Southwestern U.S. property owner/builder used a captive to address builder's risk challenges. Regulatory coverage protected against delays from subcontractor issues, avoiding contractor list removal. Representations & Warranties coverage, purchased through the captive, replaced escrow requirements, allowing premium investment benefits and improved financial flexibility.



LARGE GENERAL CONTRACTOR

**Lower Total Cost of Risk
Much Broader Coverage**

This Southeastern U.S. company had a dormant captive that no longer met their needs. After an enterprise risk management review, a new captive insurance company was formed to address significant risks, including:

- Subcontractor default liability
- Home warranty coverage
- Builders risk insurance
- Labor shortage/stoppage



Best in Class Services Delivered by Industry Experts

Helio's team of industry professionals offers clients the benefit of careers devoted to the insurance and captive insurance industry. The team includes legal, financial, and operations experts able to design and customize captive insurance structures tailored to each client's unique needs.

Property owners and investors in commercial real estate are exploring strategies to cut insurance costs while maintaining necessary coverage to safeguard their assets and fulfill lender obligations. Establishing a captive insurance company has emerged as a compelling option. By keeping underwriting profits within the company, they reduce reliance on external insurers and achieve significant cost savings. Common coverages include:

Auto Liability and Physical Damage
Crime
Cyber
Directors & Officers
Employers Liability
Flood/Earthquake
General Liability


Inland Marine
OCIP and CCIP
Professional Liability
Property
Surety
Terrorism
Warranty



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About Helio

With multiple offices around the country, Helio Risk is a full-service captive management and risk consulting firm of Account Management Specialists, Captive Managers, Risk Control Specialists, Certified Public Accountants, and other administrative staff available to provide insight and expertise to our clients' most challenging needs.

Working together with brokerage teams, actuaries, and other service providers, Helio identifies strategic areas for captive integration within comprehensive insurance programs.