Property Insurance

Protecting your physical assets is the foundation of any strong business. At Berkley North Pacific (BNP), we offer protection for your buildings, equipment, and inventory, helping your Northwest operations stay protected from the unexpected.

Property Protection for NW Businesses

We understand that for businesses in the Northwest, property coverage is about more than just a policy; it's about safeguarding the investments you've worked hard to build. Our property insurance provides wide-ranging solutions for commercial buildings and business personal property, offering the security you need to operate with confidence.

At BNP, we offer a local touch. We back our policies with local field property adjusters who understand regional nuances and can respond quickly to evaluate your specific needs. Having boots on the ground helps us make sure that if a loss occurs, you have an expert nearby who is dedicated to getting your business back to its full potential.

Property Coverage Highlights

Our products are built with industry-specific enhancements that provide real value beyond standard coverage. These coverage options are examples. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Buildings

Tailored protection for your organization's physical structures.

Business Personal Property

Coverage for property owned by the business that is utilized to create a profit.

Employee Dishonesty (Including ERISA)

Protection against losses resulting from an employee committing theft, forgery, or other dishonest acts.

Utility Services

Coverage for the additional costs incurred when complying with specific standards, ordinances, or laws during recovery.

Ordinance and Law

Coverage for the additional costs incurred when complying with specific standards, ordinances, or laws during recovery.

Other Essential Protections

Our comprehensive approach also includes coverage for:

- Accounts Receivable and Valuable Papers and Records
- Money and Securities (On and Off Premises), Money Orders, and Counterfeit Paper Currency
- Outdoor Property, Outdoor Signs, and Newly Acquired or Constructed Property
- Branded or Labeled Inventory and Inventory Spoilage Due to Loss
- Identity Theft Resolution, Personal Effects, and Property of Others
- Theft or Damage to Leased Buildings

Who We Serve

We specialize in providing comprehensive insurance solutions for mid-sized operations across a variety of essential Northwest industries.

Construction

From specialized trade contractors to general builders, we help the Northwest build with confidence.

Farm and Agriculture

Protecting the property and livelihoods of our regional producers with tailored agribusiness solutions.

Manufacturing

Comprehensive coverage for the innovators and makers driving our local economy.

Commercial Real Estate

Reliable protection for property owners and managers across ID, MT, OR, UT, and WA.

Wholesale Distribution

Keeping supply chains moving with coverage that understands the risks of moving goods.

Professional Services

Specialized protection for accountants, dentists, veterinarians, and other service-based professionals.

Services

Tailored protection for specialized cleaning services and technical repair operations.

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.