



Insurance for Commercial Real Estate

Protecting your real estate investment means safeguarding both your physical assets and your long-term financial stability. We provide specialized insurance solutions that allow Northwest property owners and managers to focus on portfolio growth while we help cover the risks of property ownership and management.

Local Protection for Your Property Portfolio

From multi-unit office complexes to industrial warehouses, the commercial real estate landscape in the Northwest is constantly evolving. We offer tailored insurance solutions designed to cover the unique exposures of Commercial Real Estate businesses, including tenant-related liabilities, structural damage, and loss of rental income.

Target Classes

- Commercial Real Estate Firms
- Commercial Buildings
- LRO
- Single Commercial Building Owners

Coverages

Our commercial real estate policies include industry-specific enhancements designed to protect your capital and your tenants. 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.

Property



Protection for your buildings, structures, and business personal property, supported by local field adjusters who understand regional construction nuances.

[Learn more >](#)

General Liability



Coverage for third-party bodily injury and property damage, tailored to your specific industry risks.

[Learn more >](#)

Commercial Auto



Reliable coverage for your business-use fleets.

[Learn more >](#)

Umbrella



High-limit liability protection that provides an extra layer of security for catastrophic losses, helping to secure your business's future.

[Learn more >](#)

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.

