



Real Estate – Certified Insurance Professional (RCIP)

The Real Estate – Certified Insurance Professional (RCIP) program - developed by Insurance Partners Academy - allows agents, brokers, underwriters, risk managers and insurance buyers to gain specialized knowledge in managing and insuring real estate risks. The designation is designed to increase the expertise and competence of individuals who sell, underwrite or purchase insurance for the real estate space. The RCIP certification establishes credibility and a commitment to staying abreast of this complex and constantly changing insurance specialty.

The purpose of the course is to provide instruction on how to insure complex real estate accounts. Coverage discussions - including policy wording nuances - will be outlined in detail. In addition, common service issue solutions will be discussed as well as how to manage the inevitable losses associated with difficult and challenging real estate exposures.

Overview

- What does it take to insure complex real estate accounts?
- So what's the difference in real estate segments? Discussion on risk, exposures and insuring:
 - Manufactured Housing Communities
 - Apartments (e.g. student housing, market rate, Section 8, Tax Credit)
 - Condominiums
 - Retail
 - Commercial

Coverages Discussed in Detail

- Property
 - Avoiding Property Traps and Filing Gaps
 - Flood
 - Limits
 - Other Coverage Discussion
 - Errors and Omissions
 - Utility Service Interruption
 - Equipment Breakdown
 - Civil Authority
 - Ingress & Egress
 - Pollution/Environmental
 - Earthquake
 - Difference in Conditions
 - Business Income
 - Deductibles

- Automobile
- Liability
- Fiduciary/Employee Benefits Liability/ERISA
- Umbrella
- Cyber Liability
- Professional Liability
- Residential Tenant Insurance Solutions



- Workers Compensation
- Environmental (Pollution) Liability
- Employment Practice Liability

Honing your Edge

- Capabilities Presentations
- Powerful (and winning) Proposals
- Presentation skills
- Developing or garnering resources and differentiators
- Warranties, Representations and Applications
- Lender Issues
- Proactive claim strategies
- Service Timelines
- Certificates - Issuing, management for client vendors and/or tenants
- Inspections
- The mechanics of creating a master program from scratch
- Loss runs and summaries – obtaining, analyzing and summary issues
- Discussion on the importance of Excel experts on your team