How Cunninghams Strengthened Its Risk Position, Improved Insurance Protection and Secured Better Insurer Outcomes Through a Strategic Risk Review

Cunninghams

Client: Cunninghams Property
Industry : Real Estate & Property Services
Engagement: Strategic Insurance Review 2026

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Cunninghams Challenge

As a leading real estate business, Cunninghams had accumulated insurance arrangements over time that had evolved alongside the business.

They proactively engaged a comprehensive insurance review that identified opportunities to:
- Align insurance better with the current business strategy and growth objectives
- Remove identified overlapping coverages
- Improve insurer understanding of the business's risk management framework
- Adopt a proactive insurance strategy that supports the business

While existing arrangements provided a foundation, there was an opportunity to optimise protection and strengthen the organisation's insurer profile.

Outcome

4Sight Risk Partner's helped Cunninghams implement a partner endorsed insurance strategy, strengthen protection and secure stronger insurer support.

“Regular strategic reviews are an important part of good governance. The process gave us confidence that our insurance program remains aligned with the business today, while identifying opportunities to further strengthen our protection.“ Melissa Hamilton - Partner, Financial Controller

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Our Approach

4Sight Risk Partners conducted a detailed insurance review involving:

1. Exposure Analysis

We assessed:

- Property management liabilities
- Professional indemnity exposures
- Cyber and privacy risks
- Directors & Officers responsibilities
- Employment practices risks
- Business interruption considerations
- Contractual liabilities and risk transfer provisions
- Fraud and Trust Account Exposure

2. Coverage Benchmarking

Policies were benchmarked against:

- Emerging insurer expectations
- Evolving regulatory requirements

3. Strategic Insurer Engagement

Rather than focusing solely on premium outcomes, we developed a structured risk narrative highlighting:

- Governance frameworks
- Operational controls
- Risk management maturity
- Business resilience measures

This enabled underwriters to better understand the quality of the risk.

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Results Achieved (Phase 1)

By the agreed implementation date, Cunninghams achieved:

- Improved Protection
Enhanced insurance alignment while eliminating unnecessary overlap across insurance program.

- **Better Risk Positioning**
The organisation was presented to insurers using a structured risk management framework that reflected the quality of its operations.

- **Stronger Insurer Outcomes**
Risk improvements and governance initiatives supported more favourable insurer engagement and strengthened market support.

- **Future Roadmap (Phase 2)**
A phased program was established to continue improving risk maturity, exposure management and insurance efficiency over time.

Leading businesses treat insurance as part of their broader risk and governance framework.

By identifying exposures, removing overlap and presenting a stronger risk profile to insurers, businesses can achieve:

Better protection
Improved insurer relationships
Greater certainty when claims arise

We help ambitious businesses strengthen protection, improve insurer confidence and make smarter risk decisions as their business evolves.

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