

Multi-Family Risk Management Group



Swain & Baldwin Insurance and Risk Management

(800) 364-3122
www.multifamilyrisk.com

Overview of Services

- ◆ Risk Management Solutions and Services
 - ◆ Identification of Risk Profile and Insurance Needs
 - ◆ Environmental Consulting
 - ◆ Loss Control
 - ◆ All Lines Claims Management
 - ◆ Insurance Placement
 - ◆ Policy Comparison
 - ◆ Training, Client Education
 - ◆ Reports (Trending & Analysis)
 - ◆ Property Inspections
 - ◆ Access to Global Resources
- ◆ Available and Dedicated Account Team
 - ◆ Emergency Preparedness



Areas of Specialization

LOSS CONTROL AND PREVENTION

- ◆ Analysis
- ◆ Inspection
- ◆ Policies/Procedures
- ◆ Newsletters
- ◆ Reports
- ◆ OSHA (Compliance, Support, and Guidance)
- ◆ Training

CLAIMS HANDLING & LITIGATION MANAGEMENT

- ◆ Analysis
- ◆ Management Training
- ◆ Automated Claim Form and Submission (Mobile)
- ◆ State of the Art Risk Management Information System
- ◆ Dedicated Claim and Litigation Specialist
- ◆ Dedicated Attorney Oversight
- ◆ Claim Review
- ◆ Loss Reports

INSURANCE

- ◆ All-lines Insurance Placement
- ◆ Policy Comparison, Analysis, and placement
- ◆ Contract Review
- ◆ Analyze broker's historical billing and fees
- ◆ Extensive Marketing
- ◆ Review lender and financial requirements and design a compliant program
- ◆ Assist in the reduction of premium and position each client to maximize the cost and benefit ratio in each line of coverage



Our Goal

At MRMG we will provide you with options and services based on your unique account dynamics and business goals. With over 150 years of combined experience in multi-family risk management and insurance, you will be assigned a dedicated team of experts who will listen to you and help you meet your goals and needs. Our promise is to provide a clear explanation of your personal risk profile, insurance, and risk management needs. Our goal is to maximize the overall operations and profit for your company.

Overview



- ◆ Proactive and results oriented
 - ◆ Independent broker
- ◆ Competitive and cost effective
 - ◆ Customer service focused
 - ◆ Responsible and accountable
 - ◆ Focused on efficiency
- ◆ Unmatched team of experienced and dedicated professionals with focus on the multi-family industry
 - ◆ Program customization to meet specific needs and budgets of the client

Past, Present & Future

35 years of success

Swain & Baldwin
established in 1980

Established in 1980, Swain and Baldwin Insurance, focuses on fully integrated delivery of both general and specialty property and casualty insurance and risk management services.

Established in 2003, Multi-Family Risk Management Group (MRMG) was formed to provide cost-effective products and strategically enhanced insurance and risk management services tailored to the unique needs of each client through our Proprietary Insurance Program, unique to our organization.

Team of Experts
strategically picked to provide you with over 150 years of combined experienced in the multi-family industry.

As of Q3, 2015
> 400 Clients
\$8 billion property TIV
216,000 units participating in the GL Master program
415,000 units participating in the Umbrella Liability program

Our Future:
To provide exceptional coverage and quality customer service for our clients.

Proprietary Insurance Program



Residential

Apartment / Condominium
Assisted Living
Student Housing
Homeowner Associations
Single-family
Mixed Use



Commercial

Retail Center
Office
Warehouse

Program Benefits

Included Services

- ◆Dedicated claims liaison, adjuster, and litigation manager for all lines of coverage
- ◆Automated claims filing and state of the art RMIS
 - ◆Contractual risk transfer (contract review of vendors, contractors, and other service providers)
 - ◆Property Inspections
- ◆Monthly loss prevention bulletins in English and Spanish
- ◆Premium finance flexibility

Additional Services for a Fee

- ◆Loss prevention and safety training seminars
- ◆Risk management and ERM consulting
- ◆Business continuity, emergency response, and reputational risk management
 - ◆Value creation opportunities (e.g., renters' insurance program)
- ◆Environmental Health and Safety (EHS) risk transfer and mitigation

How it works

What we need from you

Good Data

- ♦ Accurate COPE data and hard copy loss runs (required).
 - Electronic submissions are preferred based on a preformatted excel spreadsheet.
- ♦ MRMG has a custom in-house RMIS designed to automate almost all steps in the process. Supplemental loss analysis and other information (optional).

Lead Time

- ♦ New Entity Approval
 - Company description
 - Hard copy loss runs and all loss data
 - Two weeks minimum for approval after receipt of all accurate and complete information.
 - Locations with TIV over \$25M require more time for approval.
 - CAT heavy accounts will require more time.

Understanding

- ♦ Not all risks will be approved.
- ♦ Not all risks will accept the price.
- ♦ However, on average, you will consistently win a higher quality and longer-term client with our product and service.

What we will give you

- ♦ Quotes within 3 business days after receipt of complete information
- ♦ Binders (memoranda) within 5 business days
- ♦ Invoices within 3 business days
- ♦ Premium finance quotes within 5 business days
- ♦ Policies within 30 business days if bound during the policy period and within 90 days for renewal
- ♦ Handling of SL tax filings
- ♦ Ongoing expertise and support

**It's not about ideas.
It's about making
ideas happen'**
- Scott Belsky



The Team



Executive

RAY BALDWIN

Program Manager, Account Management

- 30+ Years of experience in all aspects of risk and departmental organization
- Comprehensive knowledge of:
 - Brokerage and placement structure
 - Claims and litigation management
 - Cost allocation and financial analysis
 - Contract review
 - Lender requirement and document negotiation
 - Cost containment

SAM BALDWIN

COO/Finance & Accounting, Account Management

- Accounting and Marketing Manager
- Database administration
- Supervision of ancillary services

FARRAH GOLPAYEGANI

Account Management

- 25 Years of experience in industry
- Brokerage
- Customer service

LISA MARSHALL

EVP Program Division, Account Management

- 20+ Years of experience in Risk Management
- Claims and litigation
- Safety
- Insurance
- Policy/Procedure
- Training/Presentations
- 10 years experience working as Director of Risk Management for the largest multi-family management company in the United States.
- Key Focus – Customer Service
- Incentive Award programs
- Program Structure

JOSEPH A. MILAN, PH.D., ARM

Agent/Broker

- 19 years industry experience
- Expertise in all aspects of risk
- Risk transfer programs
- 12 years experience as head of Risk for two of the largest apartment REITs in the U.S.
- Captive management and board membership experience.

The Team



Support

DAPHNE VANEMAN

Account Representative, Account Management

- Account supervisor and program manager
- Oversees the process and administration of all placements
- Coordination of coverage
- Accounting and endorsements
- Underwriting

ILA RANKIN

Account Management

- 35 years industry experience

KENDALL FARIS

Account Management

- 5 years industry experience

MICHELLE THOMPSON

Account Representative, Account Management

- Account supervisor and program manager
- Oversees the process and administration of all placements
- Coordination of coverage
- Accounting and endorsements
- Underwriting

JAN HOWARD

Account Management

- 21 years industry experience
- Client service representative

Claims

MARY ELLEN NORWOOD

Litigation Specialist

- 28 years experience (UDR, Centex)

COLENE MIXON

Sr. Claims Adjuster

- 25 years experience
- Oversee and manage all claims

HEATHER PHILLIPS

Claims Manager

- Non-litigated claim management
- Claim Intake
- Deductible billing

We want to hear from you



DONALD L. ABLES
Property Claims Coordinator
Monarch Claim Service, Inc

P.O. Box 2796
Wylie, TX 75098
800-429-0893 or 972-442-1779
(F) 972-442-1798
(C) 214-755-5959
monarch535@verizon.net

BENJAMIN HESTIR, P.E.
Environmental Services
Terracon Consultants, Inc.

3534 Rutherford Road
Taylors, SC 29687
864-293-7348
(F) 864-292-6361
(C) 864-275-9962
bdhestir@terracon.com
www.terracon.com

JOSEPH A. MILAN
Ph.D., ARM
President
JA Milan and Associates, LLC
303-284-7421
(C) 303-328-5902
joseph@jamilan.com

Locations

LUFKIN

107 W Lufkin Ave, Suite 318
Lufkin, TX 75904
TOLL FREE 800-364-3122
(P) 936-639-2201
(F) 936-634-8677 Fax

HOUSTON

2400 Augusta Dr, Suite 279
Houston, TX 77057
(P) 713-974-6888
(F) 713-974-6848 Fax

DALLAS

1412 Main Street, Suite 2250
Dallas, TX 75202
(P) 214-593-0209
(F) 214-742-5904 Fax

DALLAS

8150 N Central Expressway
Suite 1450
Dallas, TX 75206