



Acentria
Insuring your future.

AmeriFlood




America's Flood Insurance Experts

Real Estate and Asset Services Division

Commercial Risk Management & Brokerage Program



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Introduction

500,000 multi family/condo units and 10,000,000 square feet of retail and commercial office space

Acentria & AmeriFlood have developed a comprehensive Risk Management Program specifically designed for the Commercial & Multi-Family Real Estate Industry. Each of the individual services included within this program have been successfully proven to generate positive financial and humanistic results for both commercial property & multi-family real estate owners and managers. Much of the success of these services is attributable to the detailed management techniques involved with each service provided.

Acentria & AmeriFlood, working with or as our client's risk management team, will assist in identifying, evaluating, and managing each of our client's individual risks. Because Acentria Insurance and AmeriFlood are, together, a complete risk management firm, as well as a nationally recognized property and casualty insurance agency, we bring a unique perspective to your "risk vs. cost of risk" analysis. Further, we recognize that risk management is much more than purchasing insurance or completing an onsite property inspection. Acentria & AmeriFlood will proactively evaluate and assist in developing solutions to financially minimize our clients' risk.

Please take a moment to review the details of each risk management service included within our real estate program. Upon your review, you will recognize the extensive tasks that have been incorporated and are normally performed on a daily basis for our clients. We have found, through our insurance experience, that attention to detail is what makes the Acentria /AmeriFlood program successful.



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Profile

500,000 multi family/condo units and 10,000,000 square feet of retail and commercial office space

ACENTRIA & AMERIFLOOD are independent insurance agency operations managing more than \$100 million in annual insurance premiums throughout the United States.

The **ACENTRIA/AMERIFLOOD** business model is based on exceptional customer service while focusing on the complexity of the insurance policy, ensuring each of our customers and business partners the expertise they expect and deserve. Protecting your business is our Number One Priority while providing superior service in the process. As a current customer or prospect, please know that we are committed to continuing our efforts to specialize in providing high quality products for the commercial building and multi-family industry. Whether your firm operates as a management company, apartment community, condominium association or homeowners association, we will continue to serve your needs.



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Service Team

Kendall McEachern – CEO

With a 26-year background in risk management and insurance brokerage for the real estate industry, Kendall has been responsible for approximately 500,000 multi-family/condo units and 7,000,000 square feet of commercial office and retail space. His principal responsibility as Senior Vice President of Risk Management is the marketing of our client's insurance needs to the insurance marketplace.

Kevin Mason - President

With over 17 years of experience in the commercial insurance industry, Kevin has gained a wealth of knowledge in a variety of real estate industries, including condominium association management and property management. He has been responsible for developing insurance and risk management programs for over 125 condominium associations. The combination of experience and relationships within the insurance marketplace provide Kevin with the tools to effectively market our clients' insurance programs and service their risk management needs.

Shawn Budney - Vice President

With over 11 years of experience within the field of Condominium Association, Fractional Condo Conversion, Multi-family, Commercial Real Estate, and high hazard risk management assets for national clientele, Shawn brings a vast knowledge and expertise to the Acentria team. Working for an international agency prior to joining Acentria, Shawn was in charge of handling over \$1.8 billion in real estate assets throughout the United States. As Vice President of regional operations of South Florida, Shawn will be the primary contact to your real estate portfolio and will carry out extensive carrier negotiations as it pertains to retention thresholds, attachment points to layered programs, evaluation to proper insurable valuations, and final carrier pricing negotiations.



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Service Team

Jeff Bajza—President, AmeriFlood

Jeff recently celebrated his 20th Anniversary as a commercial insurance agent in September of 2012. Jeff spent his career developing a variety of specialized insurance programs, most recently AmeriFlood, which rebated 15% of their commission to insured's in order to offset the increasing costs of NFIP flood insurance in the state of Florida. Jeff began his insurance career in New Jersey in 1992 starting his first agency from scratch after graduating from UNC-Charlotte. After selling that agency in 2002 and another in 2005, Jeff started AmeriFlood and now insures over 450 condominiums and multiple commercial properties in Florida, Texas, North Carolina, South Carolina, Georgia, Virginia, New Jersey, New York, Michigan, Kansas and Oklahoma. The Acentria/AmeriFlood partnership was formed in 2012 in order to provide expertise across all lines of insurance to both our Commercial Property owners and managers as well as our Multi-Family/Condominium Association clients under the leadership of the Acentria Management Team and Jeff Bajza who remains the President of AmeriFlood.

Catherine Shertenlieb, CIC – Marketing & Client Services, AmeriFlood

Catherine's early career was spent at a large property/casualty brokerage firm in Atlanta, GA and with AmeriFlood and Acentria, Catherine is currently in her 19th year in the insurance industry. In addition to her Bachelor's Degree in Communications and her Certified Insurance Counselor (CIC) professional designation, Catherine has extensive experience in the placement and service of complex commercial insurance accounts. Catherine's versatile background includes the complete supervision of national insurance programs, marketing in both standard and non-standard markets and agency management. In Atlanta, she was responsible for the brokerage services and captive coordination for one of the largest privately-held diversified conglomerates in the United States.



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Rhonda Johnston, CIC - Director Risk Management

Over her career, Rhonda has been the primary risk manager for more than 500,000 multi-family/condo units and Over 7,000,000 square feet of commercial space. With more than 30 years of experience in the insurance industry, her focus is on the review and negotiation of proposed coverage and policy language for the client.

Wendy Ruud – Claims Manager

As Claims Manager, Wendy's primary responsibility is the management and oversight of the Workers' Compensation, General Liability, and Property damage claims for Acentria. Her 17 years of experience in the insurance industry allows her to be proactive in creating specific Risk Management programs that reduce both loss frequency and severity.

Mike Abt – Claims Adjuster

With 21 years of experience negotiating and managing property losses, Mike Abt has a background in construction as well as claims adjusting experience with a major insurance company. He has the compassionate and understating manner required to satisfy our clients' needs resulting in a reasonable and fair settlement on large property losses.

Roger Greenleaf – CSP, CSM, EMT – Risk Manager

With over 25 years of safety experience, Roger covers all facets of safety and risk management. His has 13 years of heavy construction safety experience building power plants and high rise buildings. Additionally his manufacturing experience is over 10 years in various industries to include agriculture, dairy, and general manufacturing. Roger also worked on the Life Science experiments that NASA sent up on the space shuttle and holds the 2 highest level certifications available to a safety person the CSP and CSM designation.



Property Management References



Property Management	Property Management	Property Management
▪ RAM Partners	▪ ZRS Management	▪ The Shoptaw Group
▪ Sterling Trust	▪ Saul Silber Properties	▪ Progressive Management **
▪ Grimsley Properties **	▪ PMC Properties	▪ Perimeter Realty
▪ Florida Management **	▪ Axiom Capital Group	▪ The Columbia Property Group, Inc. **
▪ Madison Capital	▪ Sun States Management **	▪ Southeast Capital Partners
▪ Daniel Corporation	▪ Express Lane Inc.	▪ Heritage Properties **
▪ McGurn Properties	▪ Regency Multi Family	▪ Waterstone
▪ Newman Dailey	▪ Tillman Properties	▪ Dever Development
▪ Commercial Consultants Corp	▪ Reliance Housing Foundation	▪ RJ Finlay
▪ Finlay Management	▪ Randcor	▪ *Sun America



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Condominium Association References



Condo Associations	Condo Associations	Condo Associations
▪ Adagio Community Assn	▪ Bungalos	▪ Enclave Comm Prop HOA
▪ 2100 Condominium Assn	▪ Burnt Pine HOA	▪ Frangista Beach
▪ 1800 Atlantic Condo Assn	▪ Burnt Pine East HOA	▪ Genoa HOA
▪ Ariel Dunes	▪ Caribbean Dunes	▪ Grand Harbour
▪ Ocean Creek Plantation	▪ Cape Coral Cove	▪ Uptown Condo
▪ Augusta Village	▪ Caribbean Isles	▪ High Point Country Club Condo
▪ Bayside COA	▪ Carson Oaks HOA	▪ Sandestin/Harbour Pt
▪ Bayside Owners HOA	▪ Church Street Village	▪ Heron Walk
▪ Beachside I	▪ Crystal Cove	▪ Indianola
▪ Beachside II	▪ Dunes of Destin HOA	▪ Indies West Condominium
▪ Blue Surf	▪ Emerald Point Condo	▪ Lucerne Condominium
▪ Bon Villas HOA	▪ Enclave Condo Assn	▪ North Shore





Condominium Association References



Condo Associations	Condo Associations	Condo Associations
<ul style="list-style-type: none">▪ Palm Cove	<ul style="list-style-type: none">▪ Southwinds III	<ul style="list-style-type: none">▪ Westwinds
<ul style="list-style-type: none">▪ Park Place on Seagrove	<ul style="list-style-type: none">▪ Sterling Breeze	<ul style="list-style-type: none">▪ Dunes of Panama
<ul style="list-style-type: none">▪ Peachtree Place I	<ul style="list-style-type: none">▪ Sterling Sands	<ul style="list-style-type: none">▪ Silver Shells
<ul style="list-style-type: none">▪ Peachtree Place II	<ul style="list-style-type: none">▪ Summerspell Owners	<ul style="list-style-type: none">▪ Beach Resort
<ul style="list-style-type: none">▪ Peachtree Place Master	<ul style="list-style-type: none">▪ Inn at Summerwind	<ul style="list-style-type: none">▪ Beach Retreat
<ul style="list-style-type: none">▪ Reflections	<ul style="list-style-type: none">▪ Tivoli by the Sea I	<ul style="list-style-type: none">▪ Bella Vita
<ul style="list-style-type: none">▪ Seascape HOA	<ul style="list-style-type: none">▪ Tivoli by the Sea II	<ul style="list-style-type: none">▪ Crystal Village I
<ul style="list-style-type: none">▪ Seascape Number 10 Assn	<ul style="list-style-type: none">▪ Turnberry Villas	<ul style="list-style-type: none">▪ Crystal Village II
<ul style="list-style-type: none">▪ Seascape Phase I	<ul style="list-style-type: none">▪ The Verandas	<ul style="list-style-type: none">▪ Crystal View
<ul style="list-style-type: none">▪ Southwinds	<ul style="list-style-type: none">▪ Waters Edge	<ul style="list-style-type: none">▪ Turnberry II
<ul style="list-style-type: none">▪ Serenata	<ul style="list-style-type: none">▪ Villas at Marsh Landing	<ul style="list-style-type: none">▪ Villa Medici





Insurance Capabilities



Insurance Capabilities:

Acentria & AmeriFlood are a full-service risk management and insurance agency offering the following types of coverage:

- All Risk Property Insurance including Windstorm & Flood
- Business Income
- General Liability
- Umbrella / Excess Liability
- Toxic Mold /Remediation
- Directors and Officers/ General Partners Liability
- Errors and Omissions
- Workers' Compensation
- Automobile and Non-Owned Automobile
- Complete Employee Benefit Programs
- Other Insurance Capabilities



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Reports and Allocations Schedules

Using our **Detailed Modeling Program**, we develop and manage your current property and allocation schedules. We detail values and cost by location, named insured or any customized report you might request.

Location	Property	Gen. Liab. / Cont. Ag. / Auto	Liability / Other	Subtotal	Excess-1 / Ex-1	Excess-2 / Ex-2	Excess-3 / Ex-3	Total Excess	Total Retained
1000 Smith	1000 Smith								
1000 Smith	1000 Smith								

Location	Value	Building	Equip	Other	Auto	Liab	Excess	Excess-1	Excess-2	Excess-3	Total	Retention
1000 Smith	\$1,200,000	\$1,200,000	\$400,000	\$110,000	\$425,000	\$2,235,000	\$750,000	\$1,400,000	\$1,400,000	\$1,400,000	\$6,130,000	\$1,400,000
1000 Smith	\$1,200,000	\$1,200,000	\$400,000	\$110,000	\$425,000	\$2,235,000	\$750,000	\$1,400,000	\$1,400,000	\$1,400,000	\$6,130,000	\$1,400,000



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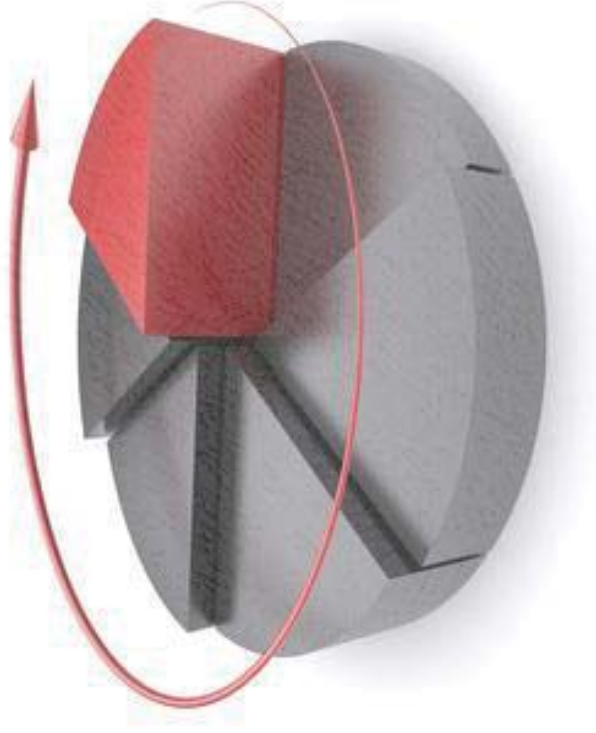
Risk Management Program & Services

Definition: Risk management is the identification, assessment, and prioritization of risks (defined in ISO 31000 as the effect of uncertainty on objectives, whether positive or negative) followed by coordinated and economical application of resources to minimize, monitor, and control the probability and/or impact of unfortunate events or to maximize the realization of opportunities.

A **program** focused on the alignment of insurance requirements, indemnification and insurance programs enabling successful risk transfer and/or risk assumption.

Our **goal** is to provide superior risk management information. This information allows our client to confidently make informed business decisions relative to their insurance and risk management programs.

- **Policy & Contract Review**
- **Critical Exposure Analysis**
- **Insurance Management & Reports**
- **Insurance Verification Program**
- **Property Claims Consulting**
- **Liability Claims Consulting**



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Policy & Contract Review Program

A program focused on the alignment of insurance requirements, indemnification and insurance programs enabling successful risk transfer and/or risk assumption.

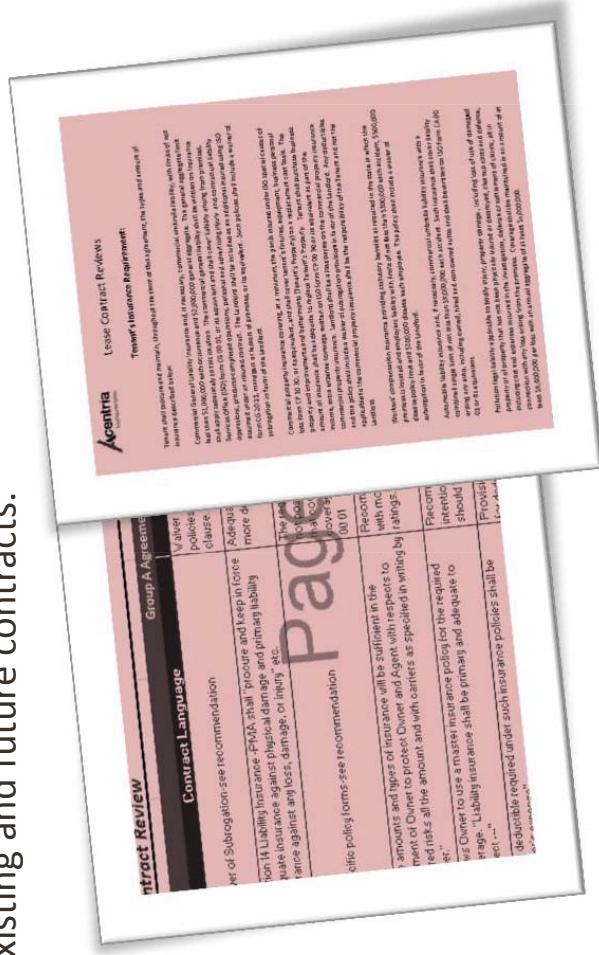
- **Our Goal**

The insurance and indemnification requirements of a contract are key components to risk transfer and/or risk assumption. We understand that successful risk transfer is only achieved when a claim is successfully tendered to the responsible party and/or insurance carrier.

- **Contracts**

Virtually all contracts necessary to any business operation involve insurance and indemnification. The Contract Review Program includes a review of existing and future contracts.

- Lease of premises
- Management agreements
- Office equipment leases
- Contractor's equipment leases
- Construction contracts
- Mortgage agreements
- Contracts with suppliers
- Vehicle rental or leases
- Lease/purchase arrangements



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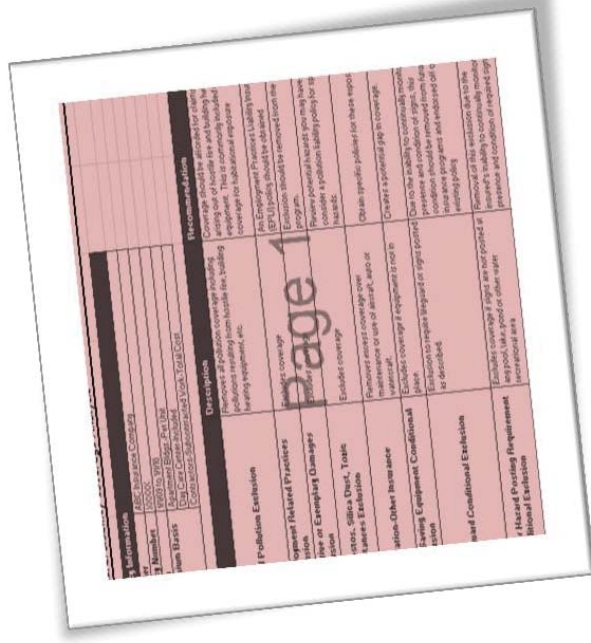
Policy & Contract Review Program

A program focused on the alignment of insurance requirements, indemnification and insurance programs enabling successful risk transfer and/or risk assumption.

Client Insurance Requirements

Evaluation of the insurance requirements as compared to the existing insurance program. The insurance program should be structured to comply with the contract terms and avoid a breach of the agreement. The following are some of the factors considered during this process:

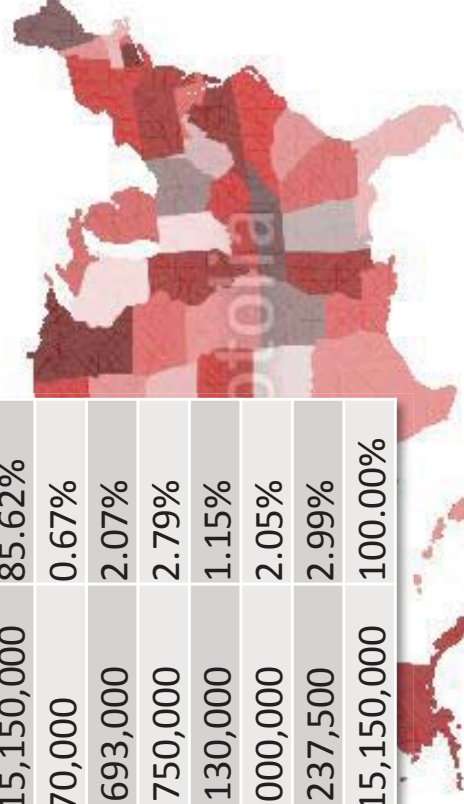
- Lines of coverage required
- Limits of liability
- Deductible or self insured retention amounts
- Additional insured status
- Property valuation requirements such as replacement costs or actual cash value
- Required insurable value
- Waiver of subrogation
- Indemnification/hold harmless agreements
- Primary or excess coverage requirements
- Exclusions Forms



Critical Exposure Analysis



State	County	TIV	# of Loc.	Average	Largest Loc.	% of Total
Florida	Alachua	\$705,000	2	\$352,500	\$375,000	0.16%
	Clay	\$2,112,000	3	\$706,667	\$1,060,000	0.50%
State	TIV	# of Loc's	Average	Largest Loc	% of Totals	
Alabama	\$11,151,700	8	\$1,393,963	\$5,645,700	2.26%	
Arkansas	\$1,975,000	3	\$658,333	\$1,500,000	0.40%	
Florida	\$423,386,402	143	\$2,960,744	\$115,150,000	85.62%	
Georgia	\$3,310,000	9	\$367,778	\$770,000	0.67%	
Kentucky	\$10,245,000	19	\$539,211	\$3,693,000	2.07%	
N Carolina	\$13,805,000	19	\$726,579	\$2,750,000	2.79%	
S Carolina	\$5,695,000	14	\$406,786	\$1,130,000	1.15%	
Tennessee	\$10,143,000	15	\$676,220	\$3,000,000	2.05%	
Texas	\$14,762,500	13	\$1,135,577	\$4,237,500	2.99%	
Total	\$494,473,602	243	\$2,034,872	\$115,150,000	100.00%	



Summary of Values by State & Tier One Wind Zone Analysis



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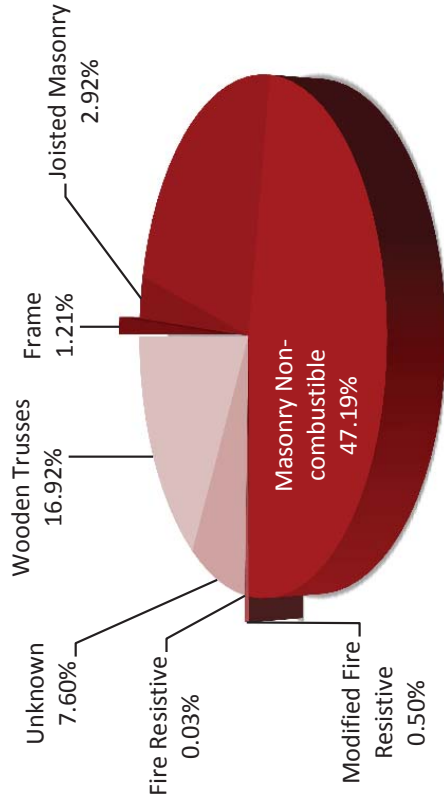
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SAMPLE

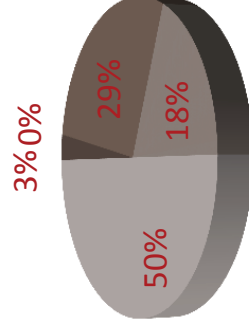
Critical Exposure Analysis



Construction	TIV	% of Total
Frame	\$26,909,000	5.44%
Joisted Masonry	\$825,000	0.17%
Wooden Trusses		
Fire Resistant		
Modified Fire Resistant		
Masonry Non-combustible		
Total		
Flood Zones	TIV	% of Total
Zones A/V	\$26,909,000	5.44%
Zones B& Shaded X	\$825,000	0.17%
Zone X	\$283,523,300	57.34%
Unknown	\$183,216,126	37.05%
Grand Total	\$494,473,426	100.00%



- Zones A/V
- Zones B& Shaded X
- Zone X
- Unknown
- Grand Total



Exposure Summary and Flood Zone Analysis

(based on % of Total Insurable) Values)



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Critical Exposure Analysis



Catastrophe Modeling Analysis Summary Loss Analysis

Utilizing AIR Catastrophe Modeling software, the following documents present the results of the average loss summary analysis as respects Windstorm for the ABC Company portfolio. The figures represent the losses that are expected to be produced (by a single event) once every 1,000, 500, 250 and 100 years. It should be noted that more severe events than these can, and do, occur, so these damage estimates should not be used as a final arbiter of coverage limits. The incidents in these categories are a statistical average and do not reflect a single historical event. Collateral damage due to other factors, such as a storm surge or lightning, is not modeled.

Additionally, extremely severe events - outside the statistical model's average range - could also result in higher losses due to their falling outside the statistical ranges of severity. It is important to remember that in a typical year, for instance, multiple 500-year events can, and often do occur either from a single peril or from multiple perils. Lastly, Flood Zone determinations are plotted and tabulated.

United States Windstorm Summary Losses

Average Annual Loss (AAL) - \$440,606

Annual Chance of Loss
100 year 1%
250 year .40%
500 year .20%
1000 year .10%

Address	100 Yr..	250 Yr.	500 Yr.	1000 Yr.
All Locations	\$8,439,806	\$17,627,963	\$35,585,260	\$59,353,456



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Insurance Verification Program



■ Our Goal

The insurance and indemnification requirements of a Lease or contract are key components to risk transfer and/or risk assumption. We understand that successful risk transfer is only achieved when a claim is successfully tendered to the responsible party and/or insurance carrier.

When not using expensive software our Insurance Verification Program helps your company manage your Insurance risk Transfer and/or risk assumption for all your Tenants, Vendors or Subcontractors with our Insurance verification program

As with all our services there is NO Cost associated with this Program



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Property Claims Management Program

An aggressive program designed to recover expenses incurred by property owner's uninsured losses when caused by a third party.

Our Goal

Recovery of incurred expenses and/or successfully tendering a claim to the responsible third party is the purpose of the Property Damage Recovery Program. We are successful when our client is made whole and the property is restored.

Program Training & Development

While the Property Damage Recovery Program is a method of outsourcing the process, we understand the value of educating the staff directly affected by the property damage. Our program development and training focuses on familiarizing our clients with the process allowing an understanding of the process and what is to be expected.

Immediate Response Assistance

Preservation is the key to enabling factual documentation regarding the cause of the loss and successful recovery from a third party. Assistance with immediate steps is provided.

- Protecting property
- Securing the scene
- Preserving evidence



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Property Claims Management Program

Factual Documentation

Develop pertinent information regarding the extent of the damaged to property, causation of the damage, and individuals responsible for the loss. Complete documentation is necessary for successful recovery of incurred expenses. This step of the process requires contact with management, witnesses, and documents such as police reports, fire department reports, cause and origin reports etc.

Contact with Third Party

We contact the responsible third party on behalf of our client. Our goal is to obtain critical information regarding potential means for recovery.

- Insurance coverage available to the third party
- Contractual obligation of third party
- Direct payment by third party
- Reimbursement of expenses by third party

Reporting a Claim

Our program includes timely and accurate claim reporting to any available insurance carrier maintained by the responsible third party. This process initiates the claim process and includes factual documentation to support our client's position.

- Documentation regarding the cause of the loss, such as fire marshal reports, cause and origin reports, etc.
- Extent of the damage to property
- Location of evidence, if restoration has not been initiated
- Documentation of incurred expenses



Property Claims Management Program

Coordinate Interaction

Coordinate and communicate information between the assigned adjuster(s), onsite management, capital project representatives, contractors, etc.

- Identify all parties involved in the claim process
- Notify the involved parties of the identity and responsibility of other parties
- Assist with maintaining a clear channel of communication and flow of information between all parties involved

Loss Documentation

Working in coordination with the property owner, management company, project supervisor, contractor and adjusters to assemble the required documentation necessary to settle the claim.

- Construction contracts
- Extra expenses incurred as a result of the loss
- Loss of business income during the period of restoration and for any extended period, if applicable
- Expediting expenses
- Expenses incurred to document and file the property claim

Loss Payment

On behalf of the property owner, negotiate payment of the loss through insurance company or direct from the third party. Several methods of payment are utilized to recover damages.



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Liability Claims Management Program

An aggressive claims management program designed to limit exposure while maintaining our client's public image.

Our goal is to manage both direct and indirect costs by thorough documentation and investigation of all incidents. We are successful when we have minimized the potential liability on the incidents that have occurred and realized loss control opportunities to reduce future incidents.

Program Development: The Liability Claims Management program is developed based on our client's historical performance, short term and long term risk management goals. Multiple levels of procedures are incorporated in the program.

- Internal procedures and reports
- External procedures designed to properly notify claims handling representatives
- Supervisory staff responsible for the immediate response to an incident
- Procedures and reports to senior management

Training: Proper procedural training is important in any organization. We also understand the value/importance of creating a culture that will grow as the organization grows. Our training program is designed to incorporate both key components and includes:

- Supervisory and employee training based on the client-specific procedures
- Historical performance of our client as compared to future goals
- Impact on our client's profitability
- Short term and long term risk management goals
- Individual's role in achieving the goals



All proposed services contained in this proposal are intended to identify types of specific tasks generally used in providing these services and should not be construed as binding. Please refer to the actual Service Agreement for terms and conditions.

Liability Claims Management Program

Provide information regarding settlement opportunities, mediations, arbitration proceedings and general progress of litigated matters.

Emergency Response Assistance: Arrange post incident measures that are intended to minimize the potential increased exposure generated by the incident.

- Securing unsafe areas
- Notification of conditions to clients, residents, vendors, etc.
- Preserving the scene to protect its integrity and enable an accurate investigation

Factual Documentation: Documentation of the conditions and circumstances present at the time of the reported incident.

- Conduct an initial investigation of all reported incidents
- Assist management with assembling post-incident documentation
- Consider potential risk transfer options and document accordingly

Report claims to the carrier in a timely manner providing accurate and decisive information.

- Provide the insurance carrier(s) with a detailed report of any claim or potential claim
- Update adjuster with any known change in claim status

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Liability Claims Management Program

Provide information regarding settlement opportunities, mediations, arbitration proceedings and general progress of litigated matters.

Insurance Provisions: Compliance with the insurance policy terms and conditions is essential to avoiding the potential of jeopardizing the afforded coverage. Duties in the event of an occurrence include:

- Timely reporting of specific information surrounding the claim
- Immediately provide carrier with copies of legal documents such as demands, notices, complaints, summons, etc.

Coordinate Communication: Coordinate direct contact between the assigned adjuster, management and/or the claimant.

- Identify all parties involved in the claim process
- Notify the involved parties of the identity and responsibility of other parties
- Assist with maintaining a clear channel of communication between all parties involved

Litigation Management: Organize the assembly of information required by adjusters, legal representatives, plaintiff council etc. on litigated cases.

- Complaints and counter-complaints
- Demand for documents
- Interrogatories
- Depositions

All proposed services contained in this proposal are intended to identify types of specific tasks generally used in providing these services and should not be construed as binding. Please refer to the actual Service Agreement for terms and conditions.



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Liability Claims Management Program

Provide information regarding settlement opportunities, mediations, arbitration proceedings and general progress of litigated matters.

Monitor Claim: Aggressively monitor claims progress to resolution and claim closure by obtaining systematic updates on open cases through the assigned adjuster and/or legal council.

Claim Reviews: Conduct periodic claim reviews with insurance adjusters and/or legal representative. This is a key component to bringing liability claims to a timely closure.

- Monitor adjuster activities on open claims
- Examine activities of legal representatives on claims in litigation
- Review the basis for the allocated reserve amounts assigned to claims
- Develop and monitor the plan designed to bring the claim to closure

Reports to senior management are developed and provided for the purpose of informing senior management of the current trends, status of open claims, and details on problematic and/or litigated claims.

- Quarterly reports to senior management with a report outlining all incidents and providing a detailed report on potentially problematic claims.
- Notify senior management of potentially serious claims on an as-needed basis.
- Review loss control opportunities on an ongoing basis

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Insurance Bid Process



Insurance Program Bid Process

The insurance bid process involves a number of components that are critical to the final proposal. Each of these components must be performed in a timely and efficient manner.

- Broker selection
- Development of bid specifications
- Market assignments
- Proposal presentation by the participating brokers
- Negotiations

Proposal Comparison

A thorough proposal comparison is developed to provide our client with a professional analysis/comparison of the risk management and insurance options. The report is developed and includes historical documentation to estimate direct and indirect cost of the various options.

Proposal Implementation

Based on our client's decision, we will proceed with the implementation of the risk retention and risk transfer program.



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