

# Multi-Family Risk Management Group



# Swain & Baldwin

## Insurance and Risk Management

(800) 364-3122

[www.multifamilyrisk.com](http://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



# 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.

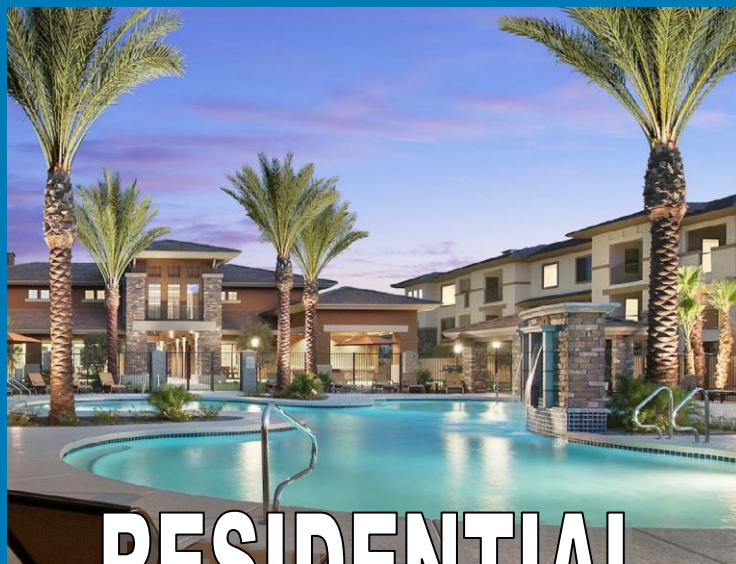
Team of Experts  
strategically picked to provide you with over 150 years of combined experience in the multi-family industry.

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

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.

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

# 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

#### Vice President

- 30+ 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 BEIERSDORFER**

#### **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 BRYAN**

#### **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  
monarchclaim@nreg-adm.com

**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**  
5910 N Central Expwy, Suite 960  
Dallas, TX 75206  
(P) 214-593-0209  
(F) 214-742-5904 Fax