

## Skinner Select Association Advantage

Members of Skinner Select have access to tailored insurance solutions and consulting developed for Multi-Family, Commercial and Community Association real estate. Only available to owners, managers and developers who perform at the highest level of economic and physical integrity.

Skinner Select insurance products feature comprehensive and competitive coverage along with longevity and stability in the marketplace. Our seasoned industry experts ensure the highest level of customer service and personalized expertise.

### Multi-Family

### Community Associations

### Risk Management

# SKINNER

## SELECT

### Target Classes

Multi-Family  
Retail Centers

Office Buildings  
Condominiums

### Insured Profile

High degree of experience  
Pro-active risk management and oversight  
Professional management

Stable claims experience  
Reputable among industry peers

### Risk Characteristics

Portfolios of \$50,000,000+ TIV  
Low to medium hazard  
Multi-state, mixed construction acceptable  
Well maintained – no deferred maintenance

Updated roofing, plumbing,  
electrical and HVAC

### Guidelines

Below 40% Loss Ratio  
Built after 1900  
\$50,000,000 Minimum TIV per Schedule  
\$125 Minimum per Square Foot

50% or greater Occupancy  
Student, Subsidized and Senior eligible  
Renters Insurance eligible for rate credit

### Coverage Available

Primary and Excess Property  
Broad deductibles and limits:  
All Risk, manuscript form  
Blanket limits

Flood and Earthquake available  
Ordinance/Law B&C \$50,000,000  
Equipment Breakdown Included  
Terrorism Included

### Ineligible Risks

Non-remediated aluminum wiring / fuses  
Ground Up Construction  
Medium to Hard Industrial  
Vacant Buildings  
Assisted Living  
Schedules with more than 10% Tier 1 Exposure

Locations with Open Losses  
Frame locations with grills on patios  
Buildings on Historical Registry  
Distressed Assets  
Locations above 70 Wildfire Score

### Submission Requirements

Complete Skinner Select SOV  
Targets: pricing, limits & deductibles  
5 years hard copy loss runs

**John Illius**  
[jillius@mgs Skinner.com](mailto:jillius@mgs Skinner.com)  
(310) 478-5041

