



SKINNER
S E L E C T

INSURANCE PROGRAMS Properties • Condominiums • HO6



Introducing Skinner Select



Skinner Select is a Non-site Property Management entity and Risk Purchasing Group domiciled and registered in the state of California and licensed in all 50 states. Skinner Select Programs are superior insurance solutions for Owners, Developers and Managers who perform at the highest level of economic and physical integrity, and who share the following commonalities:

- A & B class assets
- A high degree of experience
- Established risk management protocols in place
- Professional, dynamic management
- Stable portfolio with positive claims experience
- Adherence to Skinner Select guidelines

Each Skinner Select Program features comprehensive and competitive coverage along with longevity and stability in the marketplace. In addition, each Skinner Select Program is supported by in-house risk management and claims departments, staffed by seasoned industry veterans. This ensures the highest level of customer service and individualized expertise.

MG Skinner & Associates, the Program Manager behind Skinner Select Programs, works with participants towards the same common goal: managed volatility of premiums and losses — a symbiotic relationship only attainable when both parties take their roles and responsibilities seriously.

SELECT PROPERTIES



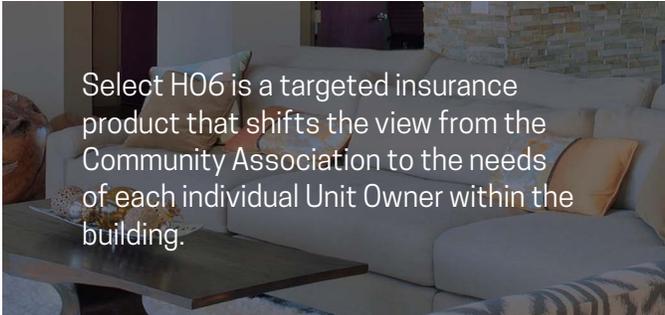
Select Properties is a full suite of products and services that enhance asset protection and benefit the day-to-day operations of those invested in apartments and commercial space.

SELECT CONDOMINIUMS



Select Condominiums provides Community Associations the appropriate coverage forms and features designed to fully meet the insurance needs of their Unit Owners and enhance the overall protection of their communities.

SELECT HO6



Select HO6 is a targeted insurance product that shifts the view from the Community Association to the needs of each individual Unit Owner within the building.

Nationwide Innovation and Increased Expertise

MG Skinner and Associates is a founding member of The Greenwich Group, a network of 20 independent insurance agencies operating across the United States and Canada. Formed in 1984, the group's primary function is to encourage cross-agency innovation and collaboration. Member agencies write over \$1 billion in combined annual premium.

Habitational/Commercial Insurance Program

SELECT PROPERTIES

Since 1999, Select Properties has provided a full suite of integrated products and services tailored to meet the needs of income producing properties. Subject to extremely selective underwriting practices, participants of the program include leading Owners, Developers and Managers considered to be in the upper twenty per cent of their industry.

Select Properties is currently entrusted with the insurance needs of over 175,000 apartment units and 15,000,000 square feet of commercial space – a testament to its position as a stable and long-term partner in a market that is often volatile and unpredictable. Partnering with Select Properties will enhance your day-to-day operations, allowing for a greater focus on your long-term growth, while maintaining current assets.

This is not an open-brokerage product – we choose our partners carefully based on experience, location, and mutual benefit.

Coverage Highlights

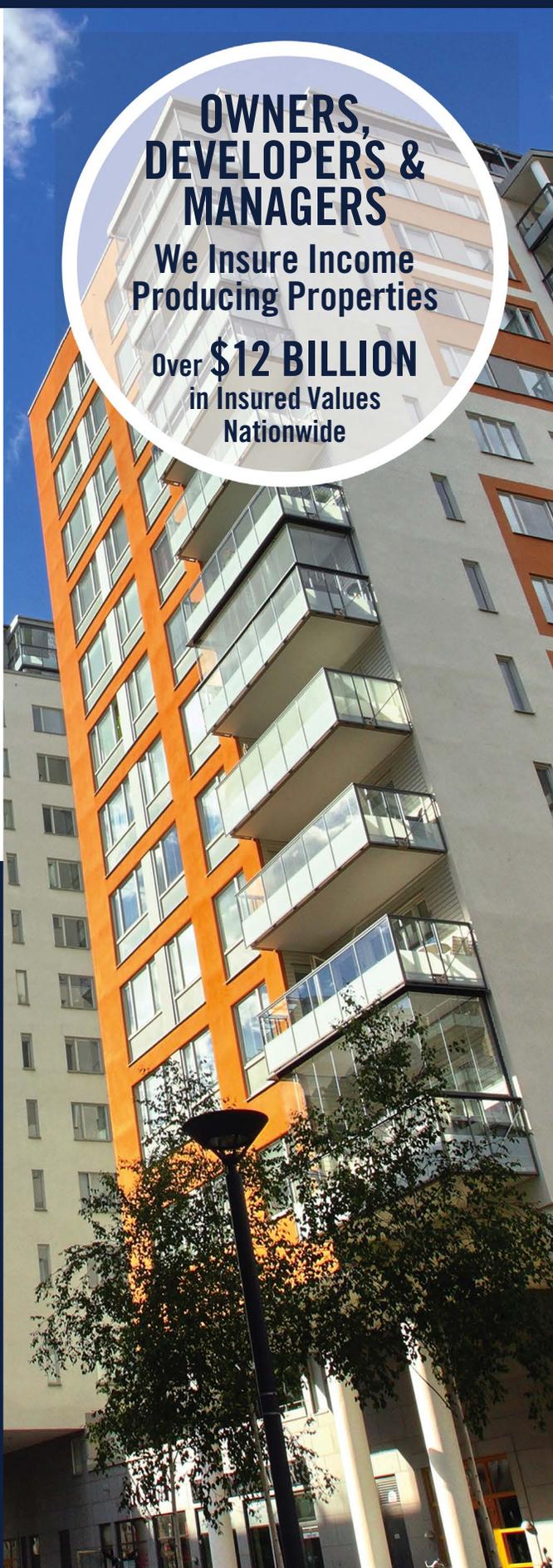
Apartments, Shopping Centers, Office Buildings,
Industrial Parks, Strip Malls, Hotels/Motels

Coverages:

- Property
- General Liability
- Boiler/Machinery
- Employment Practices Liability
- Umbrella Liability

Features:

- “All Risk”
- Dedicated Limits
- Guaranteed Replacement Cost
- Flood/Quake/Terrorism
- Blanket Named Insured
- Non-Owned/Hired Auto
- Ordinance and Law
- Available Nationwide
- A Rated Carriers



**OWNERS,
DEVELOPERS &
MANAGERS**
We Insure Income
Producing Properties
Over **\$12 BILLION**
in Insured Values
Nationwide

Community Association Insurance Program

SELECT CONDOMINIUMS

Select Condominiums provides Community Associations the appropriate coverage forms and features designed to fully meet the insurance needs of their Unit Owners and enhance the overall protection of their communities.

Condominium owners, by their very nature, have a vested interest in the property they inhabit and share many of the same goals that can be seen with professionally managed multi-family and commercial locations. Through maintaining solid underwriting guidelines and risk management protocols, Select Condominiums provides a stable platform for community associations of all sizes in all geographic areas.

Select Condo is accessed through a web-based platform to ensure an efficient process for its broker partners, minimizing the time it takes to place the coverage and maximizing the time that can be spent providing the best service and attention to your insured.



COMMUNITY ASSOCIATIONS
We Insure Your Association Against
PROPERTY, LIABILITY & FINANCIAL LOSS

Coverage Highlights

Condominium Associations, Homeowner Associations

Coverages:

- Property
- General Liability
- Umbrella
- Directors and Officers
- Crime

Features:

- "All Risk"
- Individual Policies
- Full Building Value
- Guaranteed Replacement Cost
- All-in or Bare Walls
- Flood/Quake/Terrorism
- Blanket Named Insured
- Non-Owned/Hired Auto
- Available Nationwide
- A Rated Carriers

Unit Owner HO6 Insurance Program

SELECT HO6

Select HO6 is a targeted insurance product that shifts the view from the Community Association to the needs of each individual Unit Owner within the building. With various deductibles, limits and options available, flexibility remains the key to enabling full community buy-in.

Select HO6 provides coverage in a variety of occupancies, including primary, secondary, seasonal, tenanted and vacant units. Options are also available for additional Mold, Water-backup and Loss Assessment enhancements.

Fully automated, convenient and responsive, Select HO6 is accessed through a web-based platform delivering quotes within minutes, and continuing with an efficient approach through the entire billing and renewal cycle.



UNIT OWNERS
We Insure Your Home Against
PROPERTY & LIABILITY LOSS

Coverage Highlights

Individual Condominiums

Coverages:

- Property
- General Liability

Features:

- "All Risk"
- Available Nationwide
- Mold
- A Rated Carriers
- Water Back-up
- Various Occupancies
- Loss Assessment



MG Skinner & Associates is a program business leader, writing and supporting more than \$12 billion of total insured value, nationwide.

In 1979, having reached the top of national sales rankings with a large insurance brokerage, Mike Skinner set out to start an agency built on his experience and success with owners and operators of apartments and commercial real estate.

Decades later, we continue to fulfill Mike's original vision, building a reputation for excellent insurance programs and customer service, focused on innovative and successful ways to serve our clients and brokers. Our aim is to incorporate integrity and honesty into everything we do, and extend goodwill to everyone with whom we work.

Skinner Select Insurance Programs comprises insurance programs developed to address the physical needs of apartments, commercial real estate and condominiums, as well as the financial security of those vested in them. Select Apartments, Select Condominiums and Select HO6 provide tangible, packaged programs that include insurance, risk management, loss control, and claims administration.

MG Skinner & Associates is headquartered in Los Angeles, California, with an office in Dallas, Texas, and partnerships nationwide.

Coverholder at **LLOYD'S**

We are proud to be designated a Coverholder for Lloyd's of London. This designation authorizes MG Skinner & Associates to enter into contracts of insurance underwritten by the members of a Lloyd's of London syndicate.

Lloyd's of London has a history of innovation, financial stability and an unrivalled concentration of underwriting expertise and talent, bringing value to all Skinner Select programs in which they have a role.



MG SKINNER & ASSOCIATES

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