

INSURANCE CHOICES & CHALLENGES

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1

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2



Insurance Choices & Challenges

Emerging Issues for Associations

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3



Jeffrey Cotto, Vice President, Partner

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Jeffrey Cotto is a Partner at The Baldwin Group. Jeffrey's industry expertise in condominium insurance spans 20 years. Jeff enjoys working with property managers and boards on insurance placement and education. Jeff chairs the insurance committee for CAI New England.

4



Katie Dodge, CLCS, CMCA, AMS, CIRMS, Partner, Sr. VP Real Estate Practice

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Katie is a Partner and Sr. Vice President with USI's Commercial Real Estate Practice with 15 years of property management and insurance experience to the industry. Katie specializes in working with large condominium and homeowners' associations, complex high-rise luxury condominiums, CAT exposed property, real estate development companies, market rate and affordable apartment owner operators, and other real estate heavy risks ranging across the United States.

She has earned the professional qualifications of Commercial Lines Coverage Specialist (CLCS) from the National Underwriting Company; Certified Manager of Community Associations (CMCA), Association Management Specialist (AMC) and Condominium Insurance Risk Management Specialist (CIRMS) from the Community Associations Institute. Katie currently volunteers on the New England Chapter of the Community Association Institute Board of Directors, the Insurance Committee and is a Past-President. Katie is an avid skier, white water rafter, has a passion for the outdoors and enjoys spending time with her family and dogs.

5



Ryan McGowan, CMCA, President/Principal

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Ryan is President/Principal at Mercantile Property Management. Ryan is a graduate of the University of Massachusetts, Amherst, Isenberg School of Business where he received a Bachelor's degree (BS) in Resource Economics with a concentration in Business Management. He is a licensed Massachusetts Real Estate Salesperson and an active member of the Community Association Institute (CAI). Ryan is devoted to the company's mission of providing "Personalized Service of the Highest Quality" and instills that mission in all MPM employees.

6

State of the Insurance Market

- Natural disasters & reinsurance costs driving premiums
- Inflation impacting construction & claims costs
- Older buildings without updates face underwriting issues
- Key lines to watch: GL, Umbrella, D&O



7

Property Specific Update

- Roof age and building updates influence pricing
- Loss history critical for underwriting decisions
- Preventative maintenance helps manage premiums



8

Lines to Watch: GL, Umbrella, D & O

- General Liability: Impacted by slip-and-fall
- Umbrella: Rising due to large jury verdicts
- D & O: Scrutiny on board decisions and governance



9

Improving the Property's Risk Profile

- Invest in property updates (roofs, wiring, drainage)
- Prompt, proper claims reporting
- Maintain proper deductible levels
- Use technology: leak sensors, alarms, cameras



10

Documentation and Technology

- Trends impacting associations
- How to manage risk and liability
- Best practices for board governance



11

Documentation and Technology

- Keep maintenance logs, vendor records, reserve studies
- Adopt smart systems: leak detectors, fire alarms
- Carriers reward proactive risk management



12

Final Thoughts

- Ask questions about your policy and claims
- Explore ways to lower premiums
- Partner with your board and management team



13

QUESTIONS



14

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15

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16