

Partnership Plan

Presented to: Tamarind Gulf & Bay

Prepared by: David McMahon, MBA,AAI



National Network
Local Presence
Personal Service

Serving our community since 1953

Contents

1 Our Agency

How our history, our mission and our community drives us to serve you.

2 McMahan Community Association Division Team

Meet the team dedicated to serving over 400+ Community Associations.

3 Client Resources

A library of resources for the Property Manager, The Board of Directors and Community.

4 Tamarind Gulf & Bay Coverage

A Summary of your current Insurance program.

5 Atlas Recommendations

Opportunities to put you in a better financial position.

6 The Importance of Picking Your Agent

Picking an agent and agency goes much deeper than the annual premium.

7 Next Steps

Customized schedule of Events for New Clients.



SARASOTA ATLAS INSURANCE

 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com

 (941) 366-8424

1 Our Agency

Our History

Founded in 1953 by Lee Brown, Atlas Insurance provides risk advisory and personalized services for all your business and residential needs. Lee's grandson Robert Brown, along with partners, Darren Howard, Tommy Kochis and team of over 50 full time employees carry on the legacy that Lee started over 67 years ago.



Our Mission

Protect our clients, serve our community and build on a tradition of trust, honesty and integrity.

Our Community

Atlas is a strong supporter of our community. Last year, Atlas advocated for and participated alongside more than 200 local social and community service organizations.

Our Team

We are a full-service agency, with a team consisting of more than 50 industry professionals expertly trained in finance, risk management, employee benefits, banking, and compliance, which allows Atlas to custom tailor coverage to fit each client's unique set of risks.

Our Facility

We have outfitted a state-of-the-art, hurricane resistant, freestanding facility with cutting-edge technology to ensure that we will be operationally effective and ready to serve our clients without interruption. Our staff also has the seamless ability to operate 100% remotely without sacrificing efficiency, ensuring the perfect blend of resilience and agility to our clients.



SARASOTA ATLAS INSURANCE




Sarasota
Atlas Insurance
Office



ATLAS
INSURANCE

 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com

 (941) 366-8424

2 McMahon CAD Team



David McMahon, MBA, AAI

Senior Commercial Advisor

Risk Manager for the community; manages Internal resources for client benefit.

(941) 552-5042 dmcMahon@atlasinsuranceagency.com



Pamela Kelly, CPIA, CLCS

Commercial Lines Account Manager

Primary contact for day-to-day service; handles questions client have about coverage provided by their insurance program.

(941) 552-4110 pkelly@atlasinsuranceagency.com



Lisa Speights, CIC, CRM

Commercial Lines Account Manager

Ensures that insurance programs are marketed to all available companies to obtain the best possible premium.

(941) 552-5044 lspeights@atlasinsuranceagency.com



Annie Thompson, CISR

Business Development Coordinator

Serves as client liaison for our client resources/value added programs and special projects.

(941) 552-4104 athompson@atlasinsuranceagency.com



Jennifer Weigand

Claims Advocate

Service coordinator for policyholder following an accident or incident, acts as communication liaison between policyholder and external experts.

(941) 487-3008 jweigand@atlasinsuranceagency.com



Jessica Wagner, CISR, ANFI

Commercial Lines Account Manager

Primary contact for day-to-day service requests such as policy changes, billing, and summaries of insurance.

(941) 487-6201 jwagner@atlasinsuranceagency.com



Sheri Deer, CISR

Client Service Manager

Primary contact for questions concerning coverage provided by their Insurance program.

(941) 552-5138 sdeer@atlasinsuranceagency.com

SARASOTA ATLAS INSURANCE



3 Client Resources

As a result of our depth of experience and specialization in the condominium industry, we have expanded our client services to better serve our property managers, board members and their community.

- **Insurance Recovery Plan**
- **Annual Budget Letters for Association & Manager**
- **Risk Transfer Agreement Templates**
- **Deductible Summaries**
- **Client Service Schedule**
- **Unit Owner Letter & Map**
- **Unit Owner/Member Education Seminars**
- **Unit Owner Responsibilities Worksheets**
- **Community Association Newsletters**
- **Incident Report Templates**
- **Dedicated Claims Team**
- **Legislative Updates**
- **24/7 Claims Reporting**



SARASOTA ATLAS INSURANCE

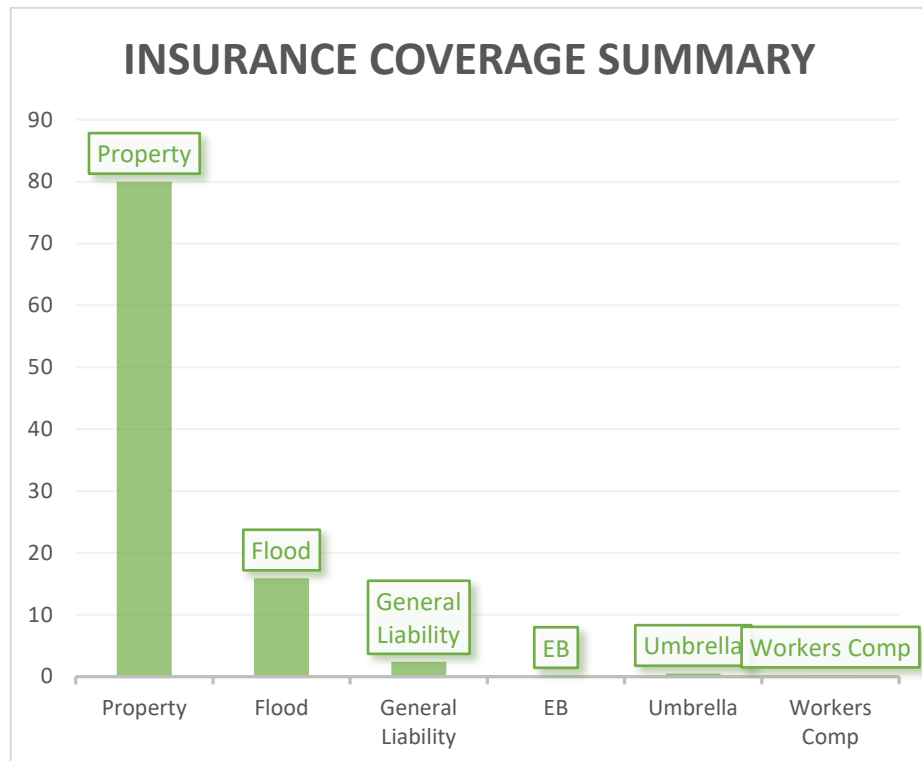
 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com

 (941) 366-8424

4 Tamarind Coverage

Coverage	2020	% of overall Program
Property	\$380,742	80.7%
Flood	\$75,000	15.9%
General Liability	\$11,490	2.4%
Equipment Breakdown	\$715	.15%
Directors & Officers	Included with GL	n/a
Crime	Included with GL	n/a
Umbrella	\$2,262	.48%
Workers Compensation	\$1,013	.21%
Total	\$471,222	



SARASOTA ATLAS INSURANCE

7120 Beneva Road, Sarasota, FL 34238

atlasinsuranceagency.com

(941) 366-8424

5 Atlas

Based on a review of the location, current policies and upcoming projects, the following is recommended:

- **Insurance Recovery Plan**
The program that will initiate the action steps after a catastrophic event.
- **Risk Transfer Procedures**
Review contracts to uphold Hold Harmless & Indemnification arrangements plus Additional Insured status, among other important risk transfer activities to protect Tamarind Gulf & Bay Condominium.
- **Big Projects**
Participate in “Big Projects” – new roofs for example – to protect association and maximize insurance benefit.
- **Insurable Responsibilities**
Communicate to all members the insurable responsibilities of the Association and HO-6 policies.
- **Deductible Summaries**
Prepare and distribute Deductible Summaries to all members of the community.
- **Claim Management**
Meet our Claims Advocate and outline how we will manage claims for the community.
- **Flood**
Engage in 3rd party review of flood policies to determine savings potential.
- **Hazard Policies (non-flood)**
Position past improvements to help offset rate increases.



SARASOTA ATLAS INSURANCE

 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com

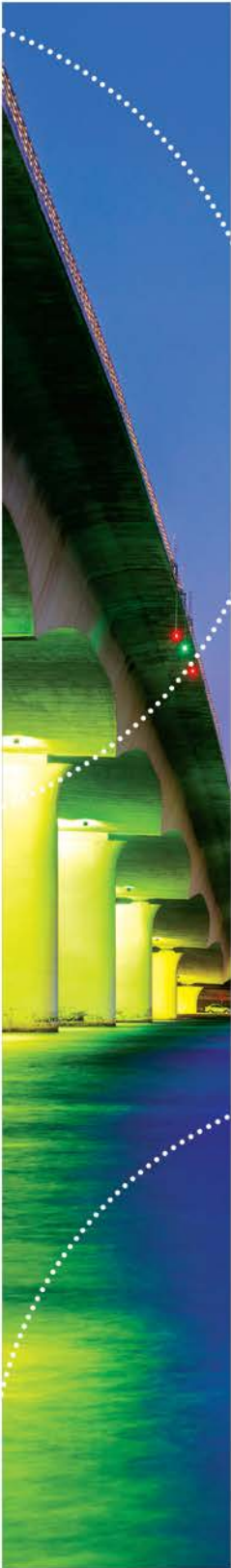
 (941) 366-8424

6 Picking Your Agent

Pick Your Agent First!

The Importance of understanding the commercial Insurance Industry, the brokerage system and how it affects your Insurance program.

- 1. Times have changed.** As recently as 10-15 years ago, insurance carrier appointments were much more difficult to obtain, and therefore most brokers represented only a few premier insurance carriers. Thus, which carriers a broker represented, and the appetites of those carriers for a particular risk, dictated what price a broker was able to obtain. Consolidation changed all of this. By and large, most brokers can access the same general group of carriers; the playing field is level.
- 2. Only a few carriers are truly competitive.** Do you ever wonder why brokers are always asking you to assign specific carriers to them? And did you ever notice quotes from the same carriers year after year? The reason is that only a small handful of carriers will ever truly be competitive on your account. Like most businesses, insurance carriers identify specific industries they will compete in. Other carriers might offer a quote to a business that fall outside of their niche, and therefore, the quote will not be particularly competitive.
- 3. All brokers are not created equal.** True. As stated above, most brokers represent the same general group of carriers. However, brokers can vary widely in the services they provide. Many brokers seem to feel their only function is to place coverage and forget about you until renewal time. A small minority of sophisticated brokers, on the other hand, include creative value-added services in their repertoire, often at no charge.
- 4. Bottom Line. To represent Tamarind Gulf & Bay Association, I will need an Agent of Record Letter to pursue coverage. This would offer Tamarind a local agency option, client resources and implementation of recommendations moving forward.**



“Excerpts taken from Matt Starkey’s article, “Picking Your Agent First, A Commonsense Approach to “Shopping” Your Insurance.”
SARASOTA ATLAS INSURANCE

 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com


 (941) 366-8424



7 Next Steps

Welcome!


As a new client we have prepared a customized schedule of events to help you understand the onboarding process.


	Schedule of Events for Tamarind Gulf & Bay
Previously Completed	<ul style="list-style-type: none">➤ Introduction Meeting➤ On-site inspection #1➤ Document Collection for review & analysis
Week 1-3	<ul style="list-style-type: none">➤ Recommendations and Agent of Record discussion
Pending AOR Week 4-6	<ul style="list-style-type: none">➤ Loss Runs➤ On-site Inspection #2➤ Maintenance Investment history➤ Supplemental Applications/Marketing
Pending AOR Week 7-10+	<ul style="list-style-type: none">➤ Underwriting follow-up questions➤ Proposal & Presentation➤ Payment Date➤ Binding➤ Service Plan & Calendar of events 2021-2022➤ Client Welcome Package



SARASOTA ATLAS INSURANCE

 7120 Beneva Road, Sarasota, FL 34238

 atlasinsuranceagency.com

 (941) 366-8424