

NRMC Presents

HUB 101:

**MEET OUR NEW BROKER
HUB INTERNATIONAL**



Neighborhood Risk Management
CORPORATION
NWOs working to insure safer communities



Welcome

Patrick Madden, President of NRMC



- Welcome
- Why we changed insurance partners
- What you can expect



What You Can Expect

Short Term:

- Seamless transition – the program has not changed, only our service team
- Centralized Service Team – HUB team in one location
- Better service and response time to inquiries and requests



What You Can Expect

Going Forward:

- All of the above, plus
- Aggressive marketing of our program for best rates and terms
- Strategic plan to grow our program
- Stronger Loss Consulting capabilities



Welcome

Marc Cohen, President & CEO, HUB International Northeast



- Welcome
- A Brief Introduction to HUB
- Our Commitment to NRMC and its members



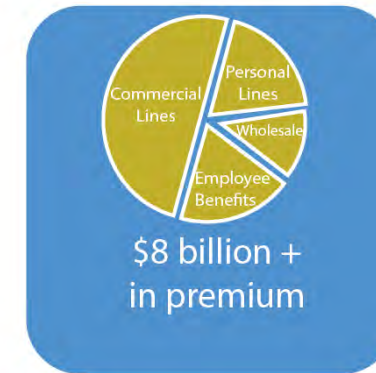
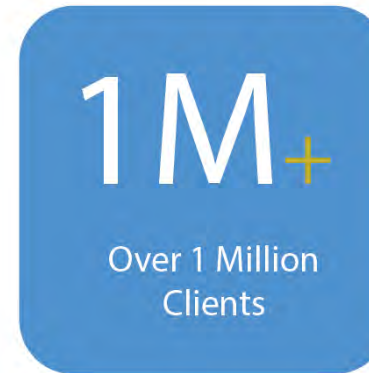
Introduction To HUB

Ken Schreiber, Sr. Vice President

- My role
- Some brief statistics on HUB
- Service Team



Introduction To HUB

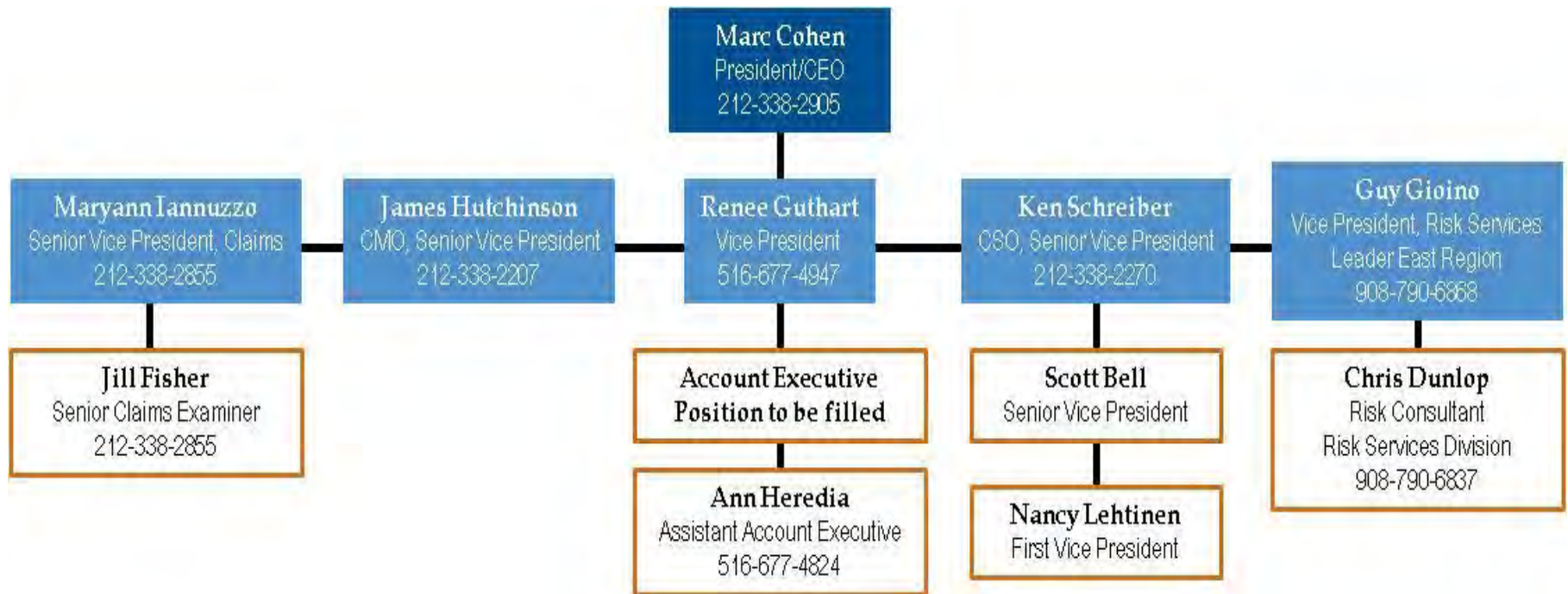


Introduction To HUB

Qualifications

- HUB places over \$300 million of residential real estate premium into the market annually.
- HUB International Northeast has specialized in real estate insurance for over 60 years.
- Our residential real estate RPG has been in place for 25 years and presently insures over 300,000 units, 10,000 buildings, and \$35 billion in Total Insurable Values (TIV).
- Real Estate expertise extends nationally – we place and service residential portfolios across the U.S.
- Marc Cohen, our CEO, has worked in the Program market segment with affinity groups, niche markets, RPGs, etc, for the past 20 years.
- James Hutchinson runs our National Real Estate Practice, handling the placement of insurance for many of our larger clients throughout HUB International.
- Service team led by Renee Guthart, CPCU, industry professional with over 25 years of brokerage experience. She has extensive experience with real estate programs.
- HUB has access to, and significant premiums with, all major insurance companies that insure habitational real estate.

HUB International Dedicated Service Team



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HUB International Dedicated Service Team

- Renee Guthart, CPCU



- My Role
- Day to Day Service Issues, including:



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HUB International Dedicated Service Team

- **Certificates of Insurance**
Requests to Anna Heredia, Assistant Account Executive
Anna.Heredia@hubinternational.com
516-677-4824
- Processing additions and deletions of buildings
- Request and collection of updated renewal information
Invoicing and premium/membership fee collection
- Policy Checking
- Oversight of overall relationship with individual members



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HUB International Dedicated Service Team



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HUB International - Habitational Questionnaire

Effective Date of Change: _____
Description of Changes: _____

Member Entity: _____

Legal Name of Owner: _____

Premises Address: _____

Apartment: _____ Condo: _____ Co-Op: _____

Building Limit: _____

Contents Limit: _____

Rental Income/Maintenance Limit: _____

Number of Buildings: _____ Number of Units per Building: _____

Year Built: _____

Construction: _____ (fire resistive, modified fire res, joisted masonry, frame)

Building Updates (month/year): Wiring: _____ Plumbing: _____ Roof: _____

Number of Stories: _____

Total Square Footage of Building: _____

Any other occupancies: (retail store, restaurants, office space etc.) _____

Total Square Footage of the Commercial Space Listed above _____

% Occupied: _____

Vacant Building Square Footage: _____

Vacant Land: _____

Is there Renovation or Ground Up Construction: _____

Details of Renovation or Construction: _____

Construction Cost/Contract Amount: _____

Are Stove Fire Stops in all Units: _____

Smoke Detectors In Units: Yes or No Hard Wired: Yes or No

Smoke Detectors in Common Areas: Yes or No Hard Wired Yes or No

Heat Detectors: Yes or No

Heat Detector Locations: _____

Percent Sprinklered? _____ If not 100%, what areas are sprinklered?

Emergency Lighting: Yes or No

of Elevators: _____

Standpipes: _____ Buzz Entry: _____ Doorman(24 hour): _____ Security Cameras: _____

Are there at least two means of egress from each floor?: Yes or No

Central Station Fire Alarm: _____

Interconnected Building Fire Alarm System (Rings on All Floors): Yes or No

Carbon Monoxide Detectors: Yes or No

Type of Wiring: Aluminum _____ Cooper _____

If Aluminum Wiring - Is it pigtailed? Yes or No

Circuit Breakers or Fuses: _____

Swimming Pools? Yes or No Depth clearly marked? Yes or No

Life Guard on Duty: Yes or No

Number of Pools: _____ Surrounded by a 4' fence and self locking gate? Yes or No

Diving Boards: Yes or No

Playground facilities? Yes or No If yes, what type of equipment is provided: _____

Type of Parking facilities provided (lot or garage): _____ # of Spaces: _____

Type of Parking area security (lights, video cameras, guards etc.): _____



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HUB International Dedicated Service Team

Soliciting, placing, and servicing coverage for members outside of the core NRMC program. Those lines of business include:

- D&O/EPLI
- Excess Flood/Quake/Wind
- Environmental
- Workers' Compensation
- Crime / Fidelity



HUB International Claims Management

Team led by Maryann Iannuzzo, Sr. Vice President



- Introducing Jill Fisher, AIC, Sr. Claims Examiner



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HUB International Claims Management

- Procedure for reporting of claims remains the same
- Third Party Administrators have not changed
- Our role is to advocate on behalf of NRMC and its members when claims occur



HUB International Claims Management

When to report an incident or claim:

We suggest that all claims, incidents or situations that may give rise to a claim be reported directly to the Hub claim department immediately.

How to report a claim:

The appropriate occurrence report should be fully completed and emailed or faxed to the Hub Claim Department as follows:

NRMCclaims@hubinternational.com

or


Via Fax # (F) 917-934-4657 or 917-934-4536



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HUB International Claims Management



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GENERAL LIABILITY LOSS NOTICE

Hub Strategic Claims Management (P) 212-338-2338 or 212-338-2885
Email: NRMCClaims@hubinternational.com or (F) 917-934-4657 or 917-934-4657

Member Name: _____ ID#: _____
 Property Name: _____ Owner Name: _____
 Property Manager Name: _____
 Property Address: _____
 Site Manager/Contact Name: _____ Telephone: _____
 Date Reported: _____ By Whom: _____
 Date of Incident: _____ Time: _____ Location: _____
 Description of Incident: _____

 Describe injuries or property damaged: _____

 Product or equipment involved in loss (describe): _____
 Name and telephone number of injured party or owner of property damaged: _____
 If injury, was First Aid given at the scene? Yes No By Whom: _____
 Police/Fire/Ambulance at scene? Yes No If yes, identify names of officials: _____
 _____ Hospital (if known): _____

Weather Conditions (if a factor)
 Wet Ice Snow Clear & Dry Raining


Lighting Conditions:
 Bright Dim Working Not Working

Location of incident inspected? Yes No If yes, date: _____
 Observations: _____

 First employee on scene: _____ Action Taken: _____
 Further Action Required: _____

Witness 1	Witness 2
Name: _____	Name: _____
Address: _____	Address: _____
Telephone: _____	Telephone: _____

Completed By: _____ Signature: _____
 Position: _____ Date: _____



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PROPERTY LOSS NOTICE

Hub Strategic Claims Management (P) 212-338-2338 or 212-338-2885
Email: NRMCClaims@hubinternational.com or (F) 917-934-4657 or 917-934-4657

Member Name: _____ ID#: _____
 Property Name: _____ No: _____ Owner: _____
 Property Address: _____
 Property Manager/Contact Name: _____ Telephone: _____
 Date Reported: _____ By Whom: _____
 Resident: Yes No Name: _____ Unit #: _____ Telephone: _____

Date of Incident: _____ Time: _____ Location: _____
 Description of Incident and property damage: _____

 Any Injuries (describe): _____

 Was First Aid given at the scene? Yes No By Whom: _____
 Police/Fire/Ambulance at scene? Yes No If yes, identify names of officials: _____

 Hospital (if known): _____

Weather Conditions:
 Wet Ice Snow Clear & Dry Raining

Lighting Conditions: Bright Dim Working Not Working

Location of incident inspected? Yes No If yes, date: _____
 Observations: _____
 First employee on scene: _____
 Action Taken: _____
 Further Action Required: _____

Witness 1	Witness 2
Name: _____	Name: _____
Address: _____	Address: _____
Telephone: _____	Telephone: _____

Completed By: _____ Signature: _____
 Position: _____ Date: _____



HUB International Claims Management

Your NRMC-HUB Claim Contacts

Hub International Northeast
1065 Avenue of the Americas
New York, NY 10018

Jill Fisher, AIC

Senior Claims Examiner - Strategic Claims Management
Direct Dial # 212-338-2338

Jill.Fisher@hubinternational.com

or

Maryann Iannuzzo

Senior Vice President - Strategic Claims Management
Direct Dial # 212-338-2855

maryann.iannuzzo@hubinternational.com



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Hub International Risk Consulting Services

Our in-house consultants help you reduce your Total Cost of Risk:

- Board-certified and degreed safety, security, and environmental professionals with hands-on experience in Residential Real Estate
- Located across the United States and Canada
- We connect you with the expert who can best address your needs
- Available to supplement your in-house resources
- Solutions are scaled to fit the needs of your business



We supplement our in-house expertise with carefully vetted firms who provide high quality solutions at preferred pricing, including web-based training, disaster recovery, and security consulting.



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HUB International Risk Consulting Services

Key Team Members



Guy Gioino, ARM, CHMM
Vice President
Eastern Region Team Leader



Chris Dunlap, MS, CFPS, ARM, RRE
National Real Estate Risk Consulting
Practice Leader



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HUB International Risk Consulting Services

Program Services

- Quarterly seminars at Training Institutes.
- Minimum of 6 Webinars on topics relevant to members.
- White papers issued periodically via email.
- Emergency notifications sent when appropriate (i.e, hurricane preparedness).
- Specific training designed around the program's claims trends.

Member Services

- Specific Risk Analysis and Consulting based on individual needs.
- Risk Assessment/Self Inspection Tools specific to habitational exposures.
- Emergency Response training.
- Carrier oversight/Client advocacy.



HUB International Risk Consulting Services

The HUB Risk Services Division Presents:

Residential Real Estate Emergency Planning and Response for a New World of Risk

Guy Gioino, ARM, CHMM
VP, Senior Risk Consultant

Chris Dunlap, MS, ARM, CFPS, RRE
Risk Consultant



State of the Property Market - 2013 Not a Matter of If... But When

Presented By:

James E. Hutchinson
Chief Marketing Officer and Senior Vice President
HUB International Northeast Limited

Chris Dunlap
Risk Consultant
HUB International Risk Services



Dial-In Number(s): (855) 286-9423
Outside the US & Canada: (704) 753-0550
Passcode: 0346459



Slips, Trips, And Falls Reducing Costs And Liability

Presented by:

James E. Burke, Sr. Risk Consultant; HUB International
CSP, ARM, CHMM, ABCP, CHSP, CFPS

Guy Gioino, VP/Sr. Risk Consultant, HUB International
ARM, CHMM



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HUB International Risk Consulting Services

Importance of Stove Top Fire Stop Initiative

- Two recent claims demonstrate the difference STSFs can make
- Important to have membership in compliance as we head into the renewal negotiations
- HUB Risk Consulting can assist with questions, issues, etc.



HUB International Risk Consulting Services



Our Market Expertise

James Hutchinson, Sr. Vice President



- Role and responsibilities
- Current State of the Insurance Market
- Overall review of the program exposures, coverage, and loss experience
- Recent losses need to be examined; Loss mitigation strategy must be sold to the market place
- Renewal goal is to find carriers that will offer best pricing terms, broadest coverage, with proven track record of aggressive claims handling

HUB International Marketing

Sample List of Carriers

TRAVELERS 

CNA


THE HARTFORD

 Liberty Mutual


CHUBB


Fireman's Fund®

 Arch

LLOYD'S

 The Hanover Insurance Group


AmTrust

CHARTIS 

 PHILADELPHIA INSURANCE COMPANIES
A Member of the Tokio Marine Group


OneBeacon™
INSURANCE


ZURICH

 IRONSHORE
your safe harbor




Affiliated FM™



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In Conclusion

Deb Aschheim, Executive Director



Reminders:

- Certificates of Insurance
- Claims Reporting
- StoveTop FireStop (STFS) campaign

Let me know if you have any service issues!!



In Conclusion

Closing remarks by

Patrick Madden



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HUB International Marketing



Partners in Risk Management



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