

TBM

MULTIFAMILY

**Creating confidence by minimizing the cost
of risk for real estate owners, operators,
developers and investors.**





TBM
RISK ADVISORY
INSURANCE.

Suite 400

ABOUT TBM

Founded in 1993, Tanner, Ballew and Maloof, Inc. (TBM) provides risk management, insurance and employee benefits services for real estate owners, operators, developers and investors, as well as other middle market businesses that benefit from a more focused risk management approach to insurance.

Since our founding, our singular goal has been to create confidence at every level by delivering exemplary risk advice and comprehensive, innovative strategies to support the growth and success of our clients.

We have been actively involved in our real estate industry from the beginning and have developed the real estate industry's most extensive insurance and risk management support platform.

As proven risk advisory specialists in the real estate industry, we focus on areas of multiple property policy consolidation and highly effective master control systems that not only

allow for immediate responses to property and casualty claims and losses, but for far better management of new portfolio acquisitions and seamless coverage integration, as well.

We evaluate your insurance and risk management program in three distinct areas: design of coverage, service and price. The combination of these can be used to measure the real cost of your program.

While cost is always a significant component, we firmly believe it is far more important to reduce the Total Cost of Risk (TCOR) for our clients. Simply said, the "lowest price" is not always the right price because an uncovered loss can ultimately, and tragically, destroy everything our clients have achieved.

Our constant approach is to design and service an insurance or risk management program for our clients as if we were literally members of their in-house teams. In the end, we believe we provide our clients with the most efficient insurance program available by lowering their total cost of risk and delivering an unsurpassed level of service.



THE TBM PHILOSOPHY

At TBM, we know how to communicate within the real estate industry. But more importantly, we know how to communicate about your industry. That's the key that makes the TBM Model so unique. We don't work in boxed solutions or standardized explanations because we understand that when we're working with businesses, we're really working with people. Our model pushes us to the right solutions. We solve problems by fostering clear communication between your company, insurance carriers, lenders, equity partners and others involved.

The TBM Model

TBM has been a leader for over 25 years working in the commercial, employee benefits and private client insurance world. Our success comes from a unique model, focused on creating strong connections by interpreting the complex world of insurance in a way that leads to long-term relationships. It's our model that enables us to deliver the benefits of a highly specialized agency, while still offering the capabilities of a large, national brokerage firm.

OUR BLUEPRINT FOR PROVIDING RISK ADVISORY SERVICES

Pre-Servicing Discovery Process

At TBM, we conduct a thorough survey of your portfolio and assets via an in-depth risk analysis questionnaire. It's our way of quickly becoming familiar with your needs and identifying the full range of potential risks of loss you may be facing.

Our Strategic Approach to Risk

We take an innovative approach to risk handling - not only involving various methods and types of insurance, but also other risk management techniques. This may involve deleting some coverages you are currently paying for while considering the purchase of

additional coverage for exposures which you might not have considered.

Assessment & Analytics

We analyze and critique the structure of your current insurance program. Commercial accounts with multiple property portfolios often have complex risk management problems. This is why it makes the most sense to employ someone who is thoroughly knowledgeable about the alternative solutions available to you. Your TBM team would be delighted to serve in this capacity, working on your behalf, on the same level as your accountants and attorneys.



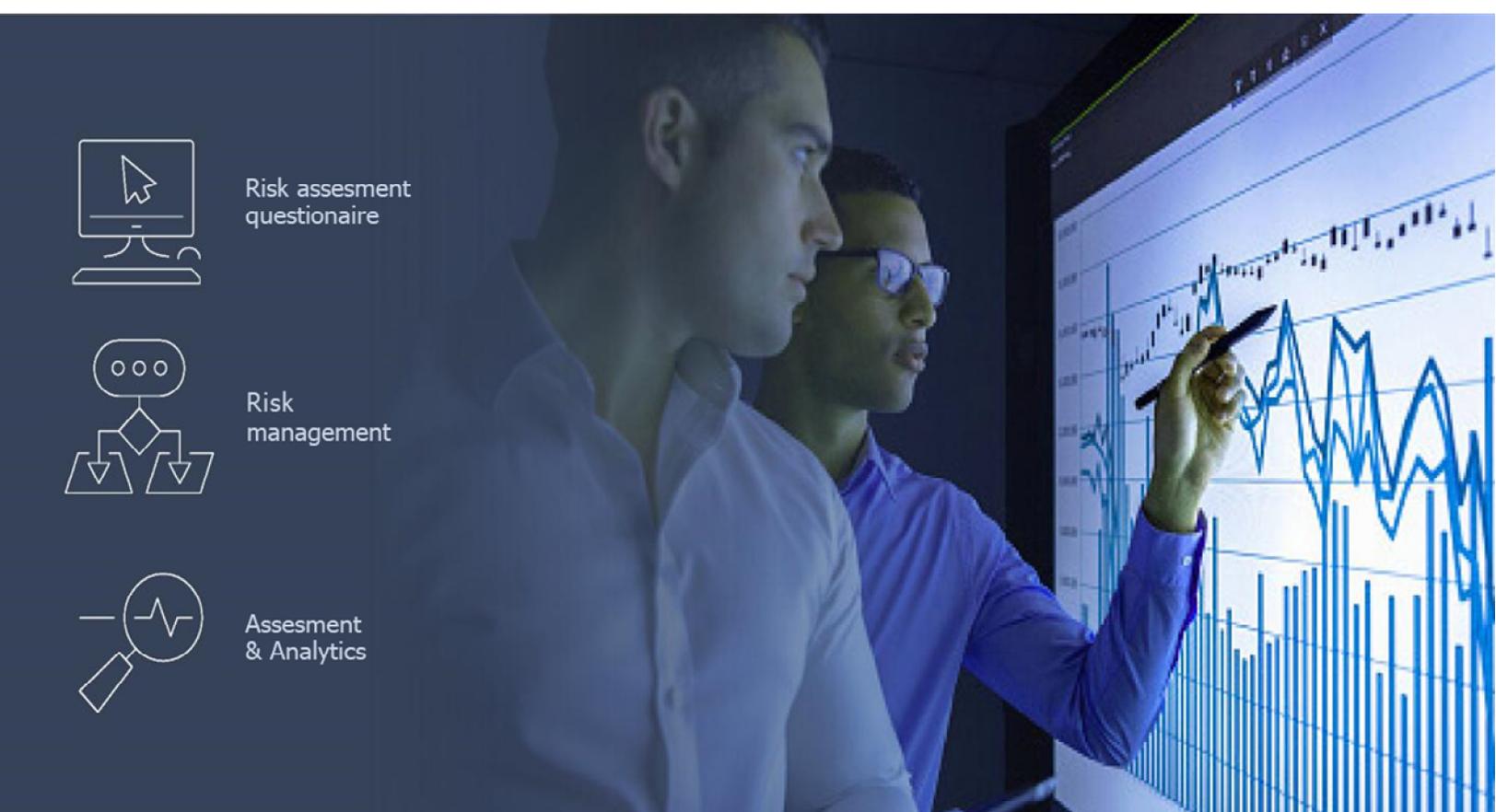
Risk assesment
questionnaire



Risk
management



Assesment
& Analytics





AVAILABLE PRODUCTS

TBM offers expertise across the board for real estate. Our team is built to provide you with top tier guidance and support for all of your needs in this industry. Our full suite of available products allows us to provide any service you need within the industry including:

- Builders Risk
- Commercial Automobile
- Commercial Crime Insurance
- Commercial General Liability
- Commercial Property
- Directors and Officers Liability
- Employee Benefits Liability
- Employer's Liability
- Employment Practices Liability
- Fiduciary Liability Insurance
- Flood and Earthquake
- Inland Marine Insurance
- Owners/Contractors Protective Liability
- Owners Interests Only Liability
- Pollution/Mold
- Surety and Bonding
- Tenant Discrimination
- Terrorism
- Umbrella
- Workers' Compensation
- WRAPs and OCIPs

THE TBM ADVANTAGE

- **Support** – Our clients deserve and can expect best-in-class services within a team-based approach, transforming our client’s risk management program into an operational advantage for their organization.
- **Breadth of Product** – We provide insurance solutions for all portfolio sizes at competitive pricing and capabilities of a large, national brokerage firm.
- **Preferred Rates and Access to Programs** – We insure some of the largest portfolios for some of the most well-respected companies in the industry. Our volume and market share provide us access to preferred rates, as well as access to industry-specific programs.
- **Sense of Urgency** – All team members understand that things move quickly in the marketplace and appreciate that time is of the essence.
- **Proactive Renewal Process** – 90 to 120 days prior to renewal date, we meet, review exposures, update your insurance coverage and discuss expectations for renewal premiums.
- **In-House Claims Management** – Our team provides responsive claims handling that focuses on involvement with adjusters to settle in your best interest, ultimately reducing the overall cost of the claim.
- **Collaboration** – Our team is here to service you. We do not provide our recommendation and disappear. We collaborate to find the right plan for all of your needs and continue to work with you through the duration of our relationship.
- **Individual Focus** – Because no two risks are alike, each client and each asset receives individual attention.
- **Positioning of Risk** – Our team is experienced in negotiating and positioning the asset in the most effective way to the insurance marketplace.
- **Per Door Cost** – We insure very large portfolios containing thousands of units, as well as small, stand-alone properties with fewer than 100 units. Regardless of size, our focus is always to provide exceptional coverage while minimizing per door cost.
- **Management of Risk** – Our strategic advisory services include proactively helping to reduce the frequency and severity of possible losses by providing ongoing safety training, recommending loss control techniques, and providing services such as claims report training for property managers and staff.



THE BOTTOM LINE

At TBM, we believe that our success is determined exclusively by our client's success. That's why our unique model was designed to create connections that produce positive outcomes for everyone we serve. It's these connections that lead to strong relationships, clear understanding and, ultimately, confidence at every level.

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