

The Real Estate
Insurance Specialists



Distinguished
Programs



Distinguished At A Glance

- Leading national real estate insurance program manager specializing in select segments of the habitational and commercial real estate market
- Distributes products exclusively through a nationwide network of independent agents and brokers
- Roots in the business date back to more than 50 years ago
- Creates programs that provide a competitive edge
- Works with leading insurers – Typically A.M. Best “A” rated or better, admitted
- A long-term approach designed to help our agent/broker and insurance company partners write and retain business
- State-of-the-art systems that make it easy to do business
- A high level of responsive service designed to build mutually profitable, lasting relationships
- Headquartered in New York with offices in California, Colorado, Illinois, Ohio, Pennsylvania and Rhode Island
- Licensed in 50 states
- One of the few insurance program managers to have earned a “Best Practice Designation” from the Target Markets Program Administrators Association
- Named one of *Inc.* Magazine’s Top 5000 Fastest Growing Companies in America

For more information call toll free 888-355-4626



A Singular Focus On Helping You Write And Retain Commercial And Habitational Real Estate Business

At Distinguished, our goal is to provide you with cost effective programs that meet your real estate clients' needs. Programs that provide an economic advantage to all involved. Today, we are one of the leading national real estate program managers in the United States.

An Approach That Makes Sense

We understand that to write business, you need value-added products that meet market needs – not just more of the same old thing. That's why, we are always looking for new and more effective ways to address the challenges you and your clients face.

Our approach to program development revolves around:

- Doing extensive research to uncover real estate business segments where we can add value.
- Employing custom-built technology and sophisticated market analysis, underwriting and pricing tools, combined with our real estate and insurance expertise to develop cost effective products that address customer needs and provide a meaningful advantage.
- Utilizing top quality A-rated insurers that share our enthusiasm for the market and have a commitment to top-notch service.
- Designing services, tools and systems that make it easy for you to write and retain business.

Programs For A Broad Range Of Real Estate Accounts

Our programs range from Umbrella liability and Director's & Officer's liability to package policies or separate property and general liability policies. They are designed to meet the needs of a number of real estate classes, including:

- small urban multi-family homes
- homeowners associations
- community associations
- affordable housing
- condominiums and cooperatives
- strip malls
- office buildings
- time-shares
- apartment buildings
- senior housing

PROGRAM SPOTLIGHT: Umbrella

Our real estate umbrella purchasing group program provides you and your clients with buying power not available on a risk-by-risk basis. It offers separate policy limits of \$1 million to \$200 million and is available for a wide range of real estate risks, including residential/commercial condos/coops, rental apartment buildings, affordable housing, senior independent living, small urban multi-family homes, planned unit developments, homeowners and property associations, office buildings and strip malls.



PROGRAM SPOTLIGHT:

City Homes Insurance Program

City Homes Insurance Program (CHIP) is designed specifically for small urban multi-family buildings. It includes:

- Comprehensive property and liability package policy
- Optional green endorsement that enables property owners to rebuild and replace property with products that embrace sustainability principles and reduce the overall impact of the building on the environment
- Optional high or low limit umbrella

The program is available to two-to-six story, masonry* buildings with 30 units or less in select cities throughout the United States.

*Frame Construction is eligible in selected cities.

What Makes Us Different

We know real estate. Distinguished Programs has years of experience working with and conducting research within the real estate insurance marketplace. From building owners and property managers to homeowners association boards of directors and agents and brokers, we understand the decision makers. This gives us a unique perspective on what buyers and agents are looking for when it comes to insuring real estate.

Focus. Our focus on a single industry enables us to concentrate all our energy on developing innovative solutions to the challenges real estate owners face. We work with real estate clients and their agents and brokers on a daily basis. We understand their needs and excel at developing creative, cost-effective programs and services to address them.

A long term point of view. Carriers tend to move in and out of the real estate insurance business – not Distinguished Programs. We have been committed to the industry since we began. As specialists, we have the real world experience to pinpoint the risk characteristics and pricing levels needed to create competitively-priced programs and sustain profitability.

Ease of doing business. Our goal is always to reduce your workload, not add to it. To that end, all of our systems and procedures are designed to make it easy and convenient for you to do business with us.

The right people for the job. Our highly experienced underwriting and claims professionals know insurance and real estate and understand what it takes to write business efficiently and profitably. You work with an account team that knows you and your territory and ensures that there is always someone to get you the answers you need.

A Proactive Approach To Loss Control and Claims

We work hard to understand the frequency and severity of losses to prevent them from having a negative impact on your clients and on program economics.

We combine the professional expertise of Distinguished Programs and that of our carriers and TPAs to participate in claim settlement, closely monitor subrogation to recover payments and ensure claims are processed efficiently. We also analyze claims to pinpoint potential problems and patterns. Careful attention is paid to protect your clients from unwarranted third party payments and high reserves which can result in potential rate increases.



PROGRAM SPOTLIGHT:

Community Association D&O Program

Dollar for dollar, our Community Association Directors & Officers Liability Program is the most competitive policy on the market. It offers broad protection for:

- past, present and future board members, and property managers
- monetary and non-monetary claims
- first dollar defense, including defense outside the limits of the policy and defense costs associated with breach of third party contract claims

It is available to a wide range of community associations, including: commercial and residential condominiums, cooperatives, homeowners associations, planned unit developments, property owners associations and time shares.

Highly Committed To Your Satisfaction

We know what it takes to get business done. We've been on your side of the table. Before we became full time program developers, we were full time insurance brokers. As a result, we've structured our organization to provide an uncommonly high level of personal service that makes it easy to do business, including:

- Delivering within your timeframe, not our own.
- Being consistent and dependable in our underwriting philosophy.
- Responding quickly – whether you need a quick indication on an account or have a question. Our streamlined “Quick Quote Service” provides fast indications on pricing with a minimum of paperwork. An Online Indication Tool is available for many of our programs.
- Simplifying submissions – We work with your application or ours and are happy to prefill supplements for you. Online access to applications at our website makes it easy to find the online or PDF applications you need.
- Easing the renewal process – Automatic policy renewal is available on a number of our programs.
- Getting it right the first time – Electronic processing helps ensure accurate, on-time new and renewal policies This eliminates rework and reduces your cost of doing business. Policies are issued within 24 hours.
- Providing direct access to people with answers – From underwriters and claims people to senior management, we are here for you. You work with an account team that knows you and the territory. Our national presence ensures there is always someone to get you the answers.
- Keeping you up to speed – From news bulletins, knowledge tools and informative seminars, we keep you informed on real estate issues and trends that could impact you and your clients.

Distinguished Programs Has Always Been In The Real Estate Insurance Business.

1940 Founded our predecessor firm which acted as the insurance arm of a large property management company handling the insurance needs of New York condominiums and cooperatives.

1987 Pioneered the country's first Real Estate Umbrella Liability Purchasing Group. Still in operation today, the Group is one of the largest in the country.

1995 Founded the Distinguished Programs Group. Ceased business as a retail broker to become a full-time underwriting and program management company.

TODAY Distributes real estate insurance programs through a national network of more than 1,500 agents and brokers.

Join Us

If you would like to learn more about how we can help you write and retain profitable commercial and habitational real estate business, call Jim Tesoriero at 1.888.355.4626.

About The Organization

Distinguished is part of the The Distinguished Programs Group LLC, a holding company for five operating entities, including:

- Distinguished Programs Insurance Brokerage LLC – A real estate insurance program manager that distributes products exclusively through independent agents and brokers
- Distinguished Programs Risk Management LLC – A program developer and manager
- Saranac Insurance Company Ltd. – A reinsurer that reinsures parts of our programs
- ReSource Pro, LLC – An insurance process outsourcing company (www.resourcepro.com)
- SES Insurance Brokerage Services, Inc. – An insurance program manager and service provider for bank-managed trust property portfolios (www.ses-ins.com)



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6/09