



SES
RISK SOLUTIONS

REAL ESTATE INVESTOR PROGRAM

Smart  Choice®

CONFIDENTIAL



AT A GLANCE

- **Portfolios of 1 to 4 unit residential long-term rentals**
(no apartment rentals, i.e. 5+ units)
- **Minimum premium amount of \$2,500**
(generally TIV of \$1 million +)
- **GL Limits: \$1 million per occurrence/\$2 million annual aggregate**
(per property)
- **Policy available in all 50 states**



Company Background

- Founded in 1988
- Largest Master Trust Insurance Program Administrator in the U.S. – 27 of 30 Largest Banks in the U.S.
- Market Leader in Real Estate Investor (“REI”) Market
- Strong, Long-Term Relationships with Carriers & Access to Decision Makers
- Recognized by Insurance Journal as “Best Insurance Agencies to Work for in the West”

STRENGTH IN NUMBERS

The numbers speak for themselves. SES is among the industry's most seasoned and experienced insurance partners.



30 YEARS
IN BUSINESS



2,500+
INVESTOR PORTFOLIOS



65,000
PROPERTIES



\$10 BILLION
TOTAL INSURED VALUES



50 STATES



10+ CARRIER PARTNERS



75% of the largest financial institutions and nearly 2,500 investors and operators are using our TIMS® system.



What Does SES' Program Support?

- **Residential Rental Portfolios of 1 to 4 Unit Properties**
(i.e. Single fam's, duplexes, tri-plexes, quad-plexes, townhomes & condos)
- **5+ Properties in a Portfolio**
- **Annual Occupancy**
- **Nationwide Coverage (All 50 states)**
- **Minimum Premium Amount - \$2,500**

Program Exclusions

- *Short Term Rentals/VRBO's*
- *Student Housing*
- *Senior Living*
- *Mobile Homes*
- *Apartments (Buildings > 4 units)*

KEY SELLING POINTS

Insure all Residential Rentals on One Policy – How does this help the investor?

- Consolidation of individual dwelling policies onto one commercial non-admitted policy
- Insure properties under LLC's, LLP's, and other business entities not accepted by most personal lines carriers
- Reduces risk of coverage cancellation following a loss to the portfolio
- One effective date for the policy; One bill with flexible billing options (monthly installments, online bill pay portal, etc.)
- 12-Month coverage option for assets added midterm, thus avoiding prorated short-term coverage
- Lender-compliant coverage to underwriting guidelines (speed up funding process)

No Coinsurance Requirements or Vacancy Restrictions

- Most dwelling fire policies require 80% coinsurance; insured must have this amount of replacement cost insured to avoid actual cash value settlement in the event of a loss
- SES property coverage is on a stated value basis and replacement cost as long as Insurance-to-Value Ratio is \$70/SF or greater; in event of total loss, stated value minus deductible available to the insured

Adequate General Liability Coverage

- Personal lines policies have anywhere from \$300K to \$500K in GL coverage; the SES policy provides \$1 million per occurrence and a \$2 million annual aggregate limit per property (other competitors have \$2 million cap on portfolio)

Online Policy Administration Tool TIMS®

- Retail Agent and Property Manager/Insured are given access to make immediate changes to the portfolio without waiting on the carrier; no monthly reporting to add/delete assets
- TIMS© can bill premium to investors in an LLC proportionate to their % ownership stake

Key Selling Points To A Broker

Unlimited Capacity with Several A Rated Carrier Partners

- Lloyds Coverholder and other domestic carriers options (Rockingham, Zurich, other)
- Agent only needs to be licensed in policy's domiciled state, opening the door for investors with out of state properties
- Competitive pricing and no minimum earned premium
- No vacancy or age of building restrictions
- Write in 50 states
- Streamlined renewal process (treated as continuous policy, generally do not require renewal application)

Passionate About Service

Direct Billed to make your lives easier:

- Monthly installment options with NO premium finance charge
- Can accommodate premium financed accounts as well
- Bill pay portal, with automatic withdrawal capabilities
- Can accommodate escrowed/Impounded Assets (suppressed from monthly bill sent to investor/insured)
- Each LLC and/or investing partner can be billed individually and proportionately

Self-serviced enabled:

- Online Policy Administration Tool - Total Insurance Management System (TIMS®)
 - Broker/Insured enabled portal, allows immediate EOI generation, changes to the portfolio, as well as quotes for mid-term adds

Investing in our Broker Partners

- REI Playbook, how-to guide for producing business in our target market
- Data Feed Capabilities (Agency management system exports, etc.)
- Competitive Commission Scale. Enhanced Commission for Alliant Producers 16%
- Recurring strategy sessions and potential referral source

Property Manager Value Proposition

Leverage your buying power to create value for investor clients

- Competitive pricing
- Broader coverage than the average market (LLCs, \$1M in liability, etc.)
- Lender compliant, reduce noise and lost deals due to funding requirements
- Partner with industry expert in SES and most reputable carriers in the market

Several retail partners to choose from

- SES currently partners with over 750 retail insurance agents throughout the U.S., several of which specialize in this space and have partnered with SES to deliver programs to Property Managers and Lenders

Potential revenue source

- Administration fees (i.e. \$100/property)
- Co-branded marketing materials/webinars
- SES can potentially refer you new investor clients

Transactional Ease and Enhanced Business Intelligence

- With TIMS®, we create efficiency, speed, customization (integration capabilities, etc.) as well as access to data



SCALABLE OPERATING PLATFORM

Insurance Portfolio Management at Your Fingertips

TIMS®

- All insurance related information and transactions available through ASP portal
- Dashboard features allow for easy management of critical program items
- Real time issuance of evidence of insurance per property, endorsements and cancellations
- Instant add/delete functionality
- Industry leader in integration with client and 3rd party systems



Two photographs of houses are shown in the top left corner. The first is a two-story green house with white trim and a porch. The second is a two-story white house with a red roof and a small porch.

The Submission Process

❑ 3 Things We Need for All Submissions

- 1) Completed REI Application
- 2) Statement of Values (in Excel Format) with property information
- 3) 3 years of loss runs

❑ After You Submit

- 1) Receipt of acknowledgment within 24 Hours
- 2) Presentation of quote 3-5 day turnaround
- 3) SES team members to collaborate with Producer to determine winning strategy

Submissions can be sent to our New Business Coordinator at REI_Quotes@ses-ins.com or Sean Hill at shill@ses-ins.com

Any Questions?



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