

CBS Condos built before 1995 or Towers:



Major items needed from CAM:



CAM needs to give Property Pro access code or personal tour of the facility.

What makes the difference?



Time line expectation assuming the flow above is followed:



*Main Carrier AM Best rated A-5 or better.
Markets: Service, Philadelphia, Lexington,
Chubb and ASI.*

*P&L, loss runs, current declaration page,
appraisal, rosters and occupancy estimates.*

- *Photos and video feed. Nothing helps an underwater make a credit- based decision more than a series of high quality digital photos.*
- *Plot plans where Condo Pro producer shows distance between buildings.*
- *Mitigation reports, sprinklers, fire station access, age of roof, age of electrical and plumbing updates.*
- *Pool Fencing*
- *Biggest credit feature is the decision to conglomerate similar "sister condos" associations handled by the same CAM.*

10 – 15 Days. Marketing is much more complex here and very much based on an individual tower character.

Tower Condos built in 1995 or newer.



Major items needed from CAM:



CAM needs to give Property Pro access code or personal tour of the facility.

What makes the difference?



Time line expectation assuming the flow above is followed:



*Main Carrier AM Best rated A-5 or better.
Markets: Service, Philadelphia, Lexington,
Chubb, United National & QBE.*

P&L, loss runs, current declaration pages.

- *Photos and video feed. Nothing helps an underwater make a credit-based decision more than a series of high quality digital photos.*
- *Plot plans where Condo Pro producer shows distance between buildings.*
- *Mitigation reports, sprinklers, fire station access, age of roof, age of electrical and plumbing updates.*
- *Pool Fencing*
- *Biggest credit feature is the decision to conglomerate similar "sister condos" associations handled by the same CAM.*

30-40 Days