

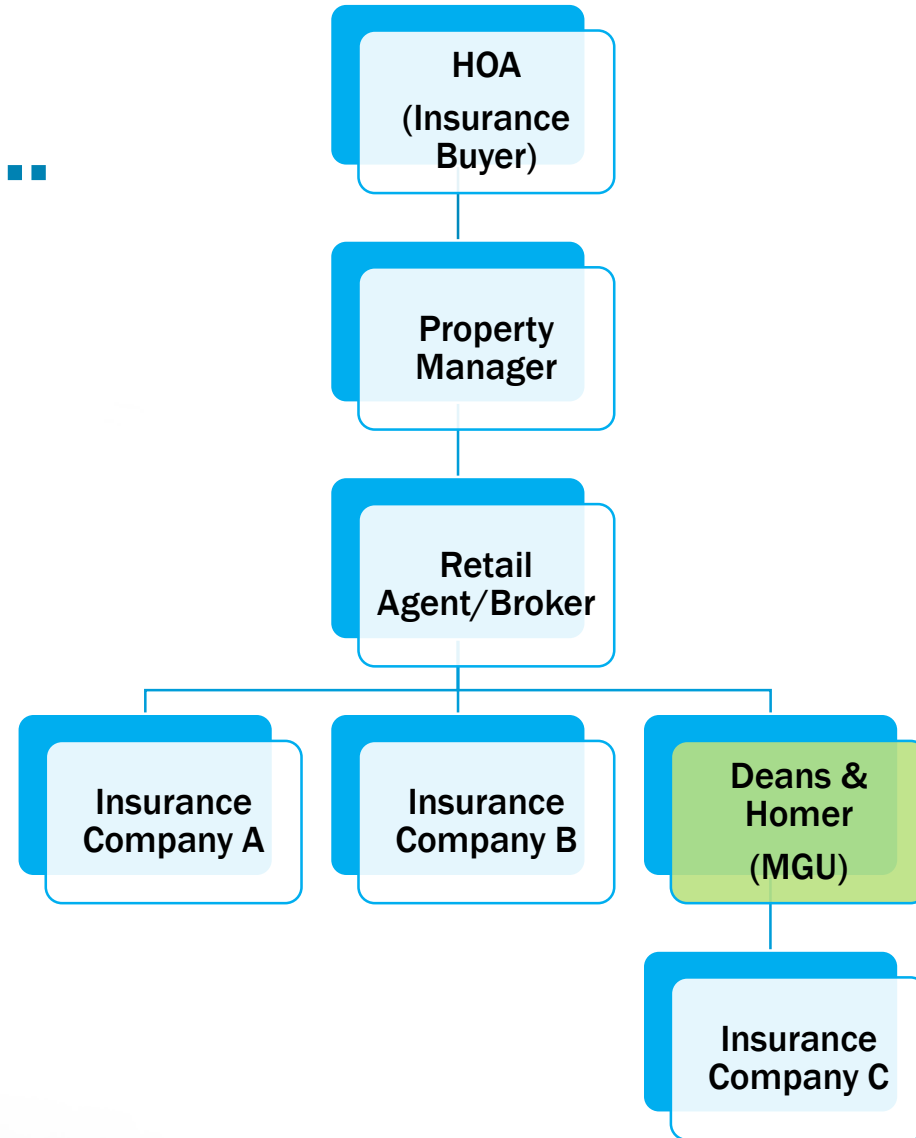
Reserve Studies' Impact on Managing Risk

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Who is Deans & Homer?

- Based in San Francisco
- Established in 1856 and is one of the oldest continuously operating companies in California
- Most products emphasize our expertise in small commercial property insurance – focusing on single family HOA/PUD
- Products currently available in: California, Arizona, Colorado, New Mexico, Nevada, Oregon, Utah, Washington, Michigan, Wisconsin, Illinois, Indiana, Ohio

How it works...



Reserve Studies Play A Key Role In...

- Assessing community association's common elements, including:
 1. Value/cost
 2. Current condition
 3. Remaining useful life
 4. Cost of repair or replacement
- Evaluating appropriateness of insurance limits
- Spotting omitted/inaccurate property in agency's submission
- Understanding values when a property claim arises
- Gaining perspective on liability exposures