



WMW Insurance Services

REAL ESTATE

We understand that when it comes to your business, you can't trust just anyone. Which is why we take it upon ourselves to be both transparent and approachable when it comes to who we are, and who you are partnering with.



Real Estate

Our offerings, on show.

The real estate business can be tough, and it can be made tougher when you can't protect your bottom line. Let us tailor-make a complete real estate insurance and risk management program to cover your portfolio no matter what your real estate focus. Our team of experts will work tirelessly to ensure you receive the best service for less of the price. When developing your solution, we consider a wide variety of factors, including your:

- Location
- Industry segment and total insured value
- Building construction characteristics
- Type of occupants

We'll help you minimize losses from common exposures, by evaluating your framework and protocols to ensure you always get the best possible outcome.

Specialty Programs

Our Real Estate Program enables real estate entities to get exceptional pricing and high coverage limits for entities like:

- Indoor/Outdoor Retail and Dining
- Warehouse and Manufacturing Facilities
- Condominiums
- Cooperatives
- Cooperative Brownstones
- Condo Row Houses
- Rental Apartment Buildings
- Homeowners as part of a Community
- Commercial Condos
- Timeshare/Intervals
- Planned Unit Development
- Strip Shopping
- Historic Registry Buildings

Selecting the right risk management partner is an important cornerstone to building your portfolio. As the property insurance market tightens, an agent with understanding and access can insure you stay covered.



Trust us to help you conserve your assets and promote your financial security.

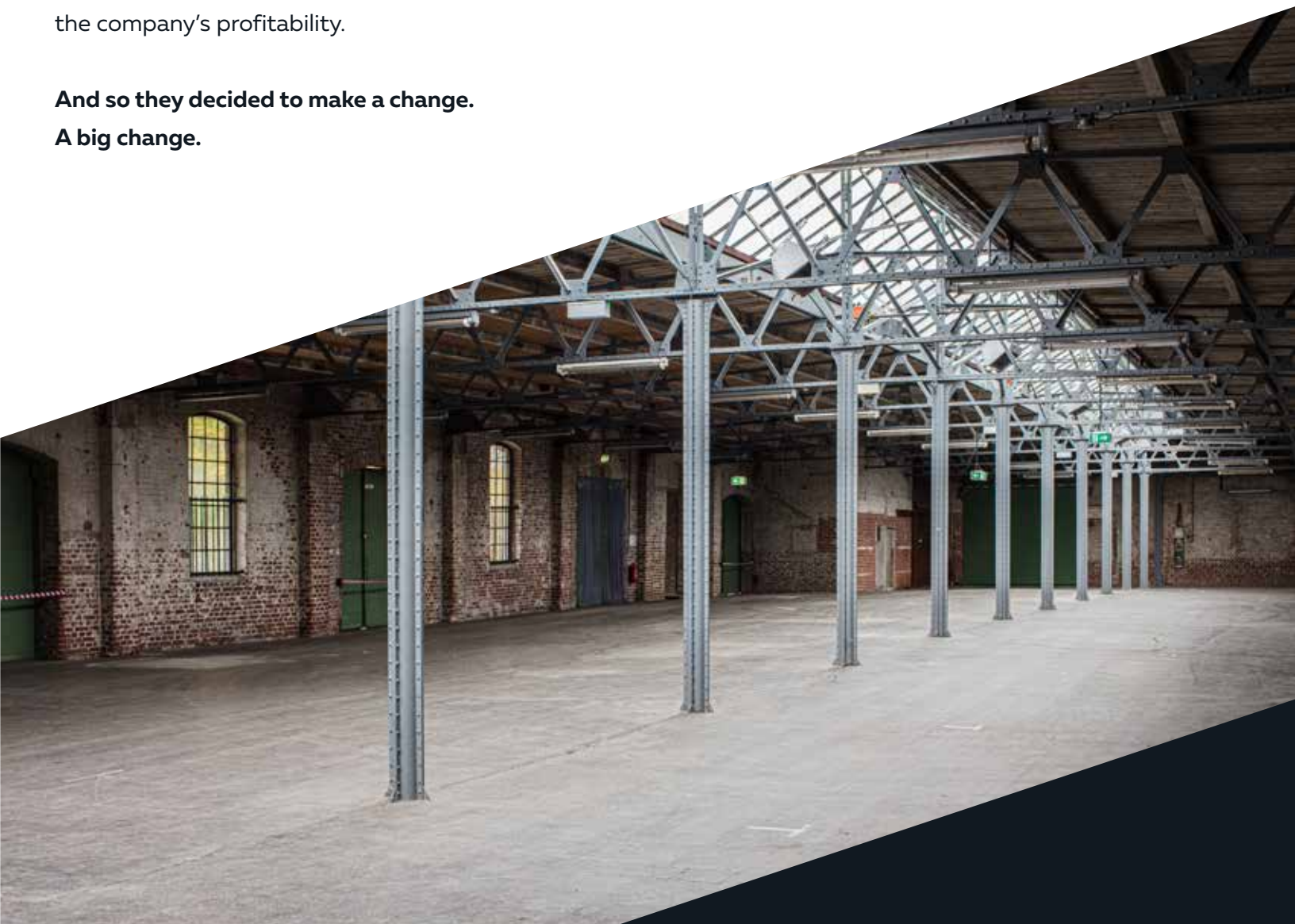
We understand that when it comes to your business, you can't trust just anyone. Which is why we take it upon ourselves to be both transparent and approachable when it comes to who we are, and who you are partnering with.

WMW was originally founded by industry leading agents from a top 10 US brokerage. While there, they wore the same suits as all the others, yet something made them different. They realized that the way things were working was essentially profit first. All decisions had little to do with the benefit to the client, and everything to do with the company's profitability.

**And so they decided to make a change.
A big change.**

The start of WMW was a start to a new way of thinking. WMW leverages the expertise of precise, competent insurance placement and the carrier relationships built through years in the industry, with the ability to make placement decisions based simply on **what's best for the client**. As WMW is not controlled by M&A, private equity, or publicly traded, we are truly an independent firm that does not have to meet a profitability margin to appease investors.

Simply put: The client comes first. Always.





Going above. Going beyond.

Insurance Expertise

Whether you're a small family-owned business or a large company, at WMW we've built our careers on delivering you results. Our team consists solely of those with the expertise to truly improve your insurance program and risk management- and ultimately delivering positive financial impacts.

Top of Industry Market Access

Our team has decades of combined experience in the industry creating strong and reliable relationships with our carrier partners. The WMW founders leverage these connections to provide broad market access to ensure you receive the best insurance placement for you.

Complete Suite of Risk Management Services

The WMW founders helped create and build the value-added services that the top 10 firms in the US are using. This means that when we work together, we can individualize service, improve risk management and custom build to your specific operation.





Proven Results in Risk Management

What makes us different.

Risk management is our game, and it's one we continue to win. We relentlessly bring down claims frequency and severity, ultimately lowering your loss ratio, making you happy, and your pockets happier. Our industry-leading partners provide in-house Loss Control and Claims Management, making this a one-stop-shop for all your specific needs.

We care about what you care about, and our personal commitment to your goals is matched by our level of expertise in achieving them. It's what we do, it's what makes us different.

With an ever-changing world, we make it a priority to keep up-to-date with the latest technology solutions in order to track and manage compliance, safety and certificates. We aim to keep forward-thinking so you can rest assured that we've got you covered no matter what the world has in store.



Client-focused negotiation with Carriers

You are always on our mind.

When it comes to negotiating the best deal with Carriers, you come first. We understand that trying to protect what you own and figuring out the best way to look after your money can be daunting. We vow to be your partner, who truly keeps you in mind, and always strives to achieve the best possible outcome.

We leverage our extensive knowledge and expertise to continually provide the most competitive and accurate rate out there. Our Underwriting Narrative is custom tailored with you in mind, and never once do we waver from this goal. We take into account all the facets that makeup who you are, and combined with the services WMW can offer, clearly lay the roadmap of success by defining where you are coming from and competently showing where you are headed.

As our client, you have and always will come first.



Managed Legal Defense

We've got you.

In order to give employers a say in the claims process, we collaborate our clients with a specific workers' compensation defense law firm. Our process will always include and consider the risk manager's, brokers and employer's contribution, combined with the best legal practice to ensure a result that everyone can be satisfied with. It is through this that we get radically improved results on litigated workers compensation claims.

We ensure never to generalize. Each claim is reviewed on its own and a plan of action is custom-tailored for that case.

Solutions to Cover you at Every Step

- Commercial Risk Management
- Employee Benefits
- Personal Risk Management



Employee Selection

When you choose us, you're choosing the best.

When it comes to selecting your employees, we can assist in being certain that only the best are chosen. In order to avoid unnecessary interviewing, an Integrity Test program can be conducted beforehand. This is to ensure that no potential personnel run the risk of being involved in any threatening behaviors such as:

- Lying
- Theft
- Drug Abuse
- Susceptibility to Workers' Compensation Injuries
- Alcohol Abuse
- Hostility

This is because when you promise results to clients, we know you mean the very best. Your reputation comes first, and we are here to assist in maintaining that responsibility.





Our process

The proof is in the process.

It is through our client's success that we can safely say our process is what makes us different.

- Analyze current insurance structure benchmark
- Identify exposure
- Analyze risk and safety procedures
- Structure insurance program specific to company
- Identify superior carrier placement, better rates and coverage
- Develop long term strategy to maximize coverage and cost of risk
- Negotiate most competitive term with insurance carriers
- Build out risk management and safety procedures necessary to support results
- Review and deliver results on ongoing basis



Experience Modification Projection and Unit Stat Filing Process

Our team provides comprehensive reviews to control and predict costs by understanding the specifics of what determines your Experience Modification Rate. By working 6 months in advance, we help your company plan so you can allocate capital appropriately.

2020 XMOD 60%

PAYROLL

\$8,590,991

CLAIM YEAR TOTAL CLAIMS

2018 \$0

2017 \$39,110

2016 \$61,306

EXPECTED LOSSES

\$571,708

2019 XMOD 61%

PAYROLL

\$9,442,586

CLAIM YEAR TOTAL CLAIMS

2017 \$22,509

2016 \$44,671

2015 \$67,039

EXPECTED LOSSES

\$468,795



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