

Loss Control / Wrap Administration Information

- 1. Are your field consultants (inspectors) all direct employees, or do you have some independent consultants/contractors as well?**
 - Currently Paladin Risk Management has 2 full time consultants, both of whom worked for DBH Resources; Mr. Sandy Greenstein and Mr. Roland Fajardo. Mr. Greenstein is OSHA and CRIS (Construction Risk & Insurance Specialist) certified and Mr. Fajardo is ARM certified. Paladin also works with several independent consultants that were part of the DBHR Resources Risk and Wrap team.
 - 2. How are the field consultants trained and supervised? Are there any differences in training and supervision for direct employees vs. independents?**
 - As shared above, Mr. Greenstein, for almost 8 years, was the Manager of Review Services and Senior Consultant for DBH Resources and has more than 30 years of experience working in the construction, industrial and business sectors. He trained and supervised more than 15 third-party consultants of DBH Resources.
 - When and if the possibility requires the use of third-party consultants, former third-party consultants mentioned above will be considered first. The same training will be required from them or from new third-party consultants as required.
 - All consultants will be personally observed, supervised and coached by Mr. Greenstein before they are allowed to perform office and/or site reviews on their own.
 - 3. What do you review/inspect during the site inspection of the risk management requirement from the insurance carriers of your inspection points on every inspection (rather than allowing the builder or trade to specify what you can evaluate)?**
 - When Paladin Risk Management, Ltd. performs a site risk management review the key focus is on site liability. The review ensures that the onsite contact/supervisor understands the potential for litigation as it pertains to the overall liability exposures at the site and that he is also aware of and practices site controls that meet current OSHA regulations.
 - 4. How do you document the correction of the problems or deficiencies identified on your inspections?**
 - When using the site grid format, any risk management question that is scored with a non-compliant / unacceptable rating, Paladin Risk Management will discuss the rating with the field personnel or key stakeholder and provide information as to why and how the insured may correct the non-compliant observation. Depending upon the agreed critical and non-critical questions, Paladin will request from the insured, documentation or an updated picture of the correction of the cited non-compliant observation. Once all non-compliant issues have been corrected, a letter of compliance will be forwarded to the insured with a copy to Interstate.
 - 5. How long do you retain your inspection and compliance action records?**
 - All documentation will be retained for the statute of limitations period.
 - Three (3) copies of documentation are retained: a) an electronic copy in our office server, b) an electronic copy in an outside storage location, and c) paper documents at another outside storage location.
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6. What kind of data do you collect? Can underwriters access that data?

- Office and site reviews are performed by Paladin Risk Management using the risk grid formats that were previously approved by Interstate for use by DBH Resources. Key topics include:
- Office
 - Contract Indemnity & Insurance Language
 - Wrap administration due diligence of administrator
 - Prequalification of trade due diligence
 - Claims protocols
 - Homeowner and, if applicable, Homeowner Association Customer Service Procedures that include compliance with Right to Repair Laws and document retention
- Site
 - Site observation for potential damage to property of others
 - Site control that shows awareness of general liability exposures
 - Site personnel's understanding of potential for liability exposure litigation
 - Site controls that demonstrate site personnel's awareness of OSHA regulations
- Provided with this document is an updated office review "grid" form for your review.
- If required or requested, Paladin Risk Management can create within its website systems file for each of Interstate's clients/projects. The system file will contain a copy of risk management reports and supporting documentations. All reports and documents may be viewed and downloaded using access codes for your accounts.

7. Once a problem or deficiency is identified, what time frames do you allow the contractor to correct the problem and confirm the corrective action?

- On the risk management reviews, depending upon the critical nature of the risk, it could range from 1 day (i.e., GC license incorrect or suspended or an unsafe site condition). Although most items need to be complied with within 30 days from the review's completion, there are a few issues that may take 2 to 3 months to accomplish, depending upon the insured's construction schedule (i.e., availability for review of a purchase and sales agreement, homeowner maintenance manual, and customer service protocols).

8. What other insurance companies do you work with?

- The following are a few of the carriers that Paladin has been formally approved to perform **risk reviews** and **wrap administration** for the following carriers;
 - i. American Safety
 - ii. Aspen Insurance
 - iii. HBW: Lloyds of London 2112 program
 - iv. Ironshore
 - v. Jansen & Hastings
 - vi. Liberty
 - vii. Pioneer Programs: First Mercury & Nova
 - viii. Phoenix Underwriting
 - ix. Rockhill
 - x. United Specialty
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9. What wholesale, retail, contractors do you currently do work for on residential projects?

- Paladin Risk Management, Ltd. works directly with several contractors; however, we are generally recommended to builders by wholesale brokers (i.e.; Colemont, Worldwide Facilities, NeitClem, American E & S and others) or retail brokers who have worked with us over the years.
- Paladin performs risk management and loss control assessment and management for AEG Worldwide (Anschutz Entertainment Group) on AEG Worldwide’s music festivals throughout the country
- Paladin also provides consulting services for Overland Solution on behalf of; Allstate- Small Business. Colony Group; Deans & Homer-Phoenix, First Mercury, James River Group, Interstate national Corp, and RSUI Group.

10. The following are a few of the Paladin Risk Management’s in-progress wrap up administration projects.

Name of project	Description
1. Trinity Genoa Project	REO-wrap; est. 98% completed / apartments to condominiums
2. Legendary Hollywood	REO-wrap; est. 75% completed / condominiums
3. Legendary Century City	REO-wrap; est. 70% completed / condominiums
4. 346 Metropole	REO -wrap; est. 60% completed / condominiums
5. Camellia NoHo	REO -wrap; est. 40% completed / condominiums
6. CCG 4 th Place	REO -wrap; est. 30% completed / condominiums
7. San Marino Collection	Wrap Up administration of new residential construction of single family homes Paladin is also performing: <ul style="list-style-type: none"> ▪ Certificate of Insurance tracking ▪ Premium allocation
8. 12400 High Bluff	Commercial project – 8 story office building / construction defect repair (exterior finish) under wrap up ad- ministration Paladin is also performing: <ul style="list-style-type: none"> ▪ Premium allocation
9. One Ecker Place	Wrap Up administration of REO residential project, 65% completed of an 1906 commercial building to condominiums Paladin is also performing: <ul style="list-style-type: none"> ▪ Certificate of Insurance tracking
10. Orinda Gateway	Wrap Up administration of new residential construction of single family homes Paladin is also performing: <ul style="list-style-type: none"> ▪ Certificate of Insurance tracking
11. Tesoro Homes	Wrap Up administration of new residential construction of single family homes Paladin is also performing: <ul style="list-style-type: none"> ▪ Premium allocation ▪ Certificate of Insurance tracking
12. Vista Meadows Senior Apartments	Wrap Up administration of a new commercial construction of an apartment complex
13. Moyan Terrace	Wrap Up administration of new residential construction of 80 condominiums and commercial offices Paladin is also performing: <ul style="list-style-type: none"> ▪ Premium allocation



11. View a Sample project on the Paladin Wrap Administration Web Site

- **www.paladinwrap.com**
 - i. **Username** **sample**
 - ii. **Password** **Paladin**

12. Could we obtain sample reports? How long after project completion is the final report produced?

- If requested, Paladin Risk Management will provide sample reports and documentation; however, depending on the reports, there may be a need to redact information on the insureds' and their insurance policies.
- It is the goal of Paladin Risk Management to provide completed reports in 30 days and to keep the carrier apprised of non-cooperation issues from the insured.

13. Paladin Insurance Information

Please indicate the policy limits you carry for each of the coverages listed below:

Commercial General Liability	Hartford Casualty - \$1/\$2/\$2
Umbrella/Excess Liability	Allstate - \$1,000,000
Professional Liability (E&O)	Evanston - \$1,000,000
Commercial Auto Liability	Hartford Fire - \$1,000,000
Does the Commercial Auto policy include hired and non-owned coverage?	Yes

Additional Insured status on the liability policies is granted:

- A copy of said Paladin Risk Management, Ltd. endorsement will be provided upon request.

Respectfully,