



associated insurance management

# Managing Risk Protecting Assets Achieving Results

## Managing Properties is Full of Expenses

### Having the Right Insurance Program is the Key to Reducing Them!

*Here's why so many property owners and managers throughout the Mid-Atlantic place their business insurance through AIM.*

- **Workers' Compensation** - Many insurance carriers offer Workers' Compensation coverage. However, very few of them offer you the chance to get up to 30% of your annual premium back within 12 months of the policy expiration.

AIM offers this very competitive program to all of its qualifying property owners & Managers. Contact us today to find out if you qualify and just how competitive are rates really are!

### DIVIDEND SCHEDULE

#### Minimum Premium of \$150,000

Incurred Loss Ratio	Dividend
0% - 19.9%	30%
20.0% - 24.9%	25%
25.0% - 29.9%	20%
30.0% - 34.9%	15%
35.0% - 39.9%	10%
40.0% - 44.9%	5%
45.0% and over	0%

- **Types of properties in which we specialize:**

We serve a wide range of real estate owners and property management firms, including some of the area's largest property managers, developers and private owners.

#### Our areas of Focus Include:

- Apartments / Condos
- Lifestyle Malls & Shopping Centers
- HOA's
- Mixed Use Developments

Chuck Wise, CIC

\* AIM \*

Associated Insurance Management, Inc.

8890 McDonogh Road

Suite 409

Owings Mills, MD 21117

(240) 638-4064

[crwise@aimcommercial.com](mailto:crwise@aimcommercial.com)

