





## What sets the Timothy Cline Insurance Agency apart from our competitors?

- **We have experience.** We have 29 years experience insuring ONLY Condominium Associations, Planned Unit Developments, Apartments, Office Buildings and Shopping Centers.
- **We work for you, not for a carrier.** As an "independent broker" we are NOT beholden to a single carrier -- but have access to many.
- **Our loyalty is with you.** We represent ONLY the Association. We don't write any personal lines insurance. This helps us avoid a conflict of interest in the event of a claim filed against the Association by a unit owner.
- **We know the markets.** While we are earthquake insurance specialists, we also have access to the most competitive condo markets -- including Travelers, Great American, Sequoia, OneBeacon, Hanover, Allied and Philadelphia.
- **We're accessible and available.** We are happy to attend Board Meetings and Annual Meetings when asked.
- **We're active in the condominium community.** We are active members of Community Associations Institute (CAI), California Association of Community Managers (CACM), Executive Council of Homeowners (ECHO), Insurance Brokers and Agents of the West (IBA) and Oregon Washington Community Association Managers (OWCAM).
- **Our knowledge and skills are recognized.** Three individuals in our office have achieved the prestigious CIRMS Designation from CAI (Community Insurance Risk Management Specialist).
- **We give back.** Tim Cline served on the faculty and editorial committee of CACM for nine years. He is frequently asked to author articles for trade publications and speak at national events and conferences on complex insurance issues.
- **Working with us is hassle-free.** Certificates of Insurance are handled by a dedicated "Cert Person" in our office (not by a faceless website). These documents are typically issued the "same day" and always at no cost to the individual unit owner.

# TIMOTHY CLINE INSURANCE AGENCY, INC.



Based in Santa Monica, California, the Timothy Cline Insurance Agency, Inc. specializes exclusively in coverage for common interest developments in California, Oregon, Washington and Arizona.

A pioneer in the common interest development community, Timothy Cline, CIRMS<sup>®</sup>, has written coverage for condominium associations, planned unit developments, apartment and office buildings exclusively for the past 29 years. Such a focus on this niche market has given him a unique opportunity to build a hand-picked staff of community association insurance experts.

“We don’t write individual unit owners within the developments we insure, so no potential conflict of interest exists,” Cline states. “Our client is the Association and the Board of Directors constituting the governing body. Should there be a claim, we don’t want to be in the uncomfortable position of inadvertently insuring both parties (the Association and the individual unit owner). Let there be no doubt that our first obligation is to the Association.”

Service is #1 with the Timothy Cline Insurance Agency, Inc. Toll-free phone and fax lines as well as a general email contact ([info@timothycline.com](mailto:info@timothycline.com)) assure hassle-free service. Incoming telephone lines are auto-attended 24-hours a day, seven days a week for error-free voice mail messaging. A helpful website ([www.timothycline.com](http://www.timothycline.com)) is chockablock with articles which are designed to be both informative and educational. Nearly any insurance subject of interest to a community association board member or manager is provided there.

Education and outreach is also a key part of the Timothy Cline Insurance Agency’s roll in the CID community. The firm is a proud member of: **California Association of Community Managers (CACM<sup>®</sup>)**, the **Greater Los Angeles Chapter of Community Association Institute (CAI) (of which Tim is Past President)**, the **Channel Islands Chapter of CAI (of which Tim is Past President and currently serving on the Board)**, the **Orange County Regional Chapter of CAI**, the **Coachella Valley Chapter of CAI**, the **Greater Inland Empire Chapter of CAI**, the **Bay Area and Central California Chapter of CAI**, the **Executive Council of Homeowners (ECHO)**, as well as insurance-related trade organizations including the **Insurance Brokers Association of the West (of which he was President 2007-2008)**.

Timothy Cline, CIRMS<sup>®</sup> is a former two-year chair of CAI National’s Insurance and Risk Managers Networking Committee (IRMNC), and has been awarded the prestigious CIRMS<sup>®</sup> (Community Insurance and Risk Management Specialist) designation from Community Association Institute.

# TIMOTHY CLINE, CIRMS



Timothy Cline, CIRMS, is considered one of the leading authorities on insurance for common interest developments. He is President of the Timothy Cline Insurance Agency, Inc. in Santa Monica, California, where he and his staff specialize exclusively in coverage for common interest developments and commercial properties in California, Oregon, Washington and Arizona.

Mr. Cline holds the Community Insurance and Risk Management Specialist (CIRMS) designation from Community Association Institute (CAI).

In addition to speaking weekly before homeowners groups, Mr. Cline is a regularly featured speaker at education seminars and programs throughout California including numerous programs sponsored by **Community Association Institute (CAI)**. He is part of the teaching faculty and editorial committee of the **California Association of Community Managers (CACM)** and helped author CACM's Advanced Insurance Principles curriculum. Four times in the last eight years he has spoken before the **California CPA's Common Realty Conference**. He has been an invited speaker at several **CAI National Conferences** including Denver, Atlanta, Anaheim, Nashville, Palm Springs, Tucson and, most recently, at the 2008 conference in Orlando. Mr. Cline has also been quoted in articles regarding condominium associations published in the "*Los Angeles Times*," "*The Daily News*," "*Investors Journal*" and the "*Wall Street Journal*."

Tim Cline is a Past President of the Greater Los Angeles and Channel Islands Chapters of **Community Associations Institute (CAI)**, Mr. Cline is also Past President of the **Los Angeles Chapter of Insurance Brokers Association of the West (IBA West)**. In 2002 and 2003 Mr. Cline chaired **CAI National's Insurance & Risk Management Professionals Networking Committee**.

Tim Cline is also the recipient of a number of awards from CAI, including:

- 2008 "Distinguished Service Award" - Channel Islands Chapter of CAI
- 2007 "Speaker of the Year" - Greater Los Angeles Chapter of CAI
- 2007 "William S. Dunlevy, Esq. – Author of the Year" – Channel Islands Chapter of CAI
- 2007 "Speaker of the Year" – Orange County Regional Chapter of CAI
- 2006 "President's Award" - Greater Los Angeles Chapter of CAI
- 2005 "Author of the Year" - Orange County Regional Chapter of CAI
- 2005 "Speaker of the Year" – Channel Islands Chapter of CAI
- 2002 "Speaker of the Year" Channel Islands Chapter of CAI
- 2001 "Presidents Award" – Greater Los Angeles Chapter of CAI
- 2001 "Speaker of the Year" – Channel Islands Chapter of CAI
- 2000 "Member of the Year Award" Greater Los Angeles Chapter of CAI
- 1999 "Member of the Year" - Greater Los Angeles Chapter of CAI
- 1999 "Chapter Board Member of the Year" – Greater Los Angeles Chapter of CAI
- 1994 "Speaker of the Year" – Greater Los Angeles Chapter of CAI
- 1993 "Hall of Merit Award" – Greater Los Angeles Chapter of CAI
- 1992 "Outstanding Service Award" – Greater Los Angeles Chapter of CAI
- 1991 "Presidents Award" – Greater Los Angeles Chapter of CAI
- 1991 "Outstanding Service Award" - Greater Los Angeles Chapter of CAI



## Timothy Cline Insurance Agency, Inc.

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Condominium Associations - Cooperatives - Planned Unit Developments  
Apartments Buildings - Office Buildings

## Timothy Cline Insurance Agency, Inc. Professional Memberships

<p style="text-align: center;">Coachella Valley</p> 	 <p style="text-align: center;">INSURANCE BROKERS AND AGENTS OF THE WEST</p>	<p style="text-align: center;">Orange County</p> 
<p style="text-align: center;">Greater Inland Empire</p> 	<p style="text-align: center;">Los Angeles</p> 	<p style="text-align: center;">Channel Islands</p> 
	<p style="text-align: center;">Bay Area &amp; Central California</p> 	
 <p style="text-align: center;">EXECUTIVE COUNCIL OF HOMEOWNERS</p>		

***“We have a commitment to the common interest development community!”***