



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

- **We have experience.** We have over 30 years of experience insuring ONLY Community Associations and Building Owners/ Lessors' Risks.
- **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. We work with an array of competitive master insurance markets, as well as the entire commercial earthquake marketplace. Working closely with so many carriers keeps us abreast of industry developments and new products that direct writers may not be aware of, and our independent status allows us to compile the strongest available coverage program for our clients.
- **Our loyalty is with you.** We write commercial insurance only, so we represent the association or landlord exclusively. By not writing any personal lines insurance, we avoid any conflict of interest in the event of a claim filed against the association by a unit owner, or against the owner by a tenant. This also helps us to stay specialized and remain experts at what we do best.
- **Our knowledge and skills are recognized.** Three individuals in our office have achieved the prestigious CIRMS designation from CAI (Community Insurance Risk Management Specialist). Two others have completed the CPCU® (Chartered Property Casualty Underwriter) designation, which demands extensive educational, ethical and experience investment and requires a minimum of two years to complete.
- **We're accessible and available.** We are happy to attend board meetings and annual meetings when asked, or to meet with you personally at our office any time. We have a dedicated staff of 11 whose sole task is to provide extremely responsive and professional service. Every member of our staff is licensed in the state of California and dedicated to pursuing ongoing education in our field of expertise.
- **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), Independent Insurance Agents and Brokers of California (IIABCal) and Oregon Washington Community Association Managers (OWCAM).
- **We give back.** Tim Cline served on the faculty and editorial committee of CACM for ten 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.** We are committed to transparency, and happy to concede when there is a better offer available elsewhere. For our clients, 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[®], has written coverage for condominium associations, planned unit developments, apartment and office buildings

exclusively for more than 30 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.”

Every member of the Timothy Cline Insurance team is a licensed property-casualty insurance broker-agent. Three staff members (including Tim Cline) have been awarded the prestigious CIRMS[®] (Community Insurance and Risk Management Specialist) designation from Community Association Institute (CAI) and two others hold the CPCU (Chartered Property Casualty Underwriter) designation through the American Institute for Chartered Property Casualty Underwriters.

Exceptional service is priority-one for the Timothy Cline Insurance Agency, Inc. Office efficiencies in place to facilitate this include: a “paperless office” environment allowing easy access and transfer of information; use of a general email contact (info@timothycline.com) assuring hassle-free service; and a helpful website (www.timothycline.com) 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. Anyone may opt-in to receive our eNewsletters which address current insurance issues and topics by sending a request to info@timothycline.com.

Education and industry outreach is paramount to the Timothy Cline Insurance Agency. The firm is a proud member of: **California Association of Community Managers (CACM[®])**, 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 former Board member)**, 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 **Oregon Chapter of CAI**, the **Executive Council of Homeowners (ECHO)**, the **Oregon Washington Community Association Managers (OWCAM)** as well as insurance-related trade organizations including the **Independent Insurance Agents and Brokers of the California (of which Tim is Past President and AJ Scott, CPCU currently serves on the Board)**.

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. based 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 educational seminars and programs throughout California and the U.S. including numerous programs sponsored by **Community Association Institute (CAI)**. As part of the teaching faculty and editorial committee of the **California Association of Community Managers (CACM)**, he helped author CACM's Advanced Insurance Principles curriculum. Tim has spoken before the **California CPA's Common Realty Conference** several times. Tim has been an invited speaker at several **CAI National Conferences** including Denver, Atlanta, Anaheim, Nashville, Palm Springs, Tucson and, most recently, Orlando and he recently spoke at **Union Bank's Fall Executive Summit** in Las Vegas, Nevada. 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 very active within the CID industry and its various organizations. He is 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)** and currently serves on the Service Corporation Board of this organization. Tim is also active within the Oregon Chapter of CAI, sitting on the CA Day Committee. In 2002 and 2003 Mr. Cline chaired **CAI National's Insurance & Risk Management Professionals Networking Committee**. For the last 15 years Tim has been a member of the teaching faculty of the California Association of Community Managers (CACM). Tim also sits on the Board of Directors of the **Davis-Stirling Foundation**, a non-profit public charity corporation dedicated to providing education, opportunities and assistance to members of common interest developments through scholarships, awards and grants.

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

- 2010 "Leadership in Programming" – CAI National Award, given to Greater Los Angeles Chapter for *Beyond Control, Alt, Delete*, a program created & presented by Tim Cline
- 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 "President's 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;">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;">Executive Council of Homeowners</p> 	
<p style="text-align: center;">Bay Area & Central California</p> 	<p style="text-align: center;">Oregon Chapter</p> 	

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