



## The Green Movement is Getting Greener with Mainstay's AGPOM Program

Featuring Dusty Rowland, Co-founder & President of Mainstay Insurance Group

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In June we featured new Storefront **Mainstay Insurance Group** located in Bellevue, Washington. An insurance program administrator and specialty wholesale broker, Mainstay is dedicated to serving the insurance and risk management needs of select industries and provides creative niche and association-based Commercial Lines products. One of the innovative products we touched upon six months ago when we first spoke with **Dusty Rowland, co-founder**

**and president of Mainstay**, was the company's green insurance program with **AGPOM** (Association of Green Property Owners and Managers). Since our discussion with Dusty, the insurance plan for AGPOM members has been expanded, and additional benefits are available for retail agents and brokers who partner with Mainstay and the AGPOM program.



AGPOM is a non-profit organization dedicated to the advancement of the green movement by helping property owners and managers realize the value of environmental-friendly pursuits while offering incentives that stimulate participation. There are several membership benefits that are designed to promote the

greening of buildings and reward those real estate owners and managers that do so. One key membership benefit is the **AGPOM Insurance Program**, designed to tie risk control to green behavioral changes in managing property. Premium rates have credits available depending upon individual member commitment to Green practices.

*"I want to thank the folks at AGPOM for helping us get started in the sustainability movement. I congratulate the members of the advisory board for creating a plan that balances realistic action with true business value."*

**Doug Waddell,**  
**Waddell Properties, Inc.**

“When first launching the insurance program to AGPOM members, we initially came to market with an Umbrella product,” says Dusty. “There was a \$25 million Umbrella limit with a 5% to 10% discount available to AGPOM members committed to the AGPOM **Green Building Plan**. We have now raised these limits to \$100 million.” The carriers, rated A-7 or better, that support the Umbrella product are Zurich, Chartis, Ace, Navigators and Liberty Mutual.

Eligible classes include: offices, retail, multi-family, (apartments, condos, co-ops, homeowners associations), and warehouses -- light industrial. There are plans to expand the eligible classes to other real estate classes like hotels, resorts, and casinos next year.

There is also a Package policy available through Chubb. And, in the next couple of weeks, monoline General Liability and monoline Property products will be made available.

Since launching AGPOM, a “Charter Membership for Retail Agents and Brokers” program has been established. “Charter Membership status,” explains Dusty, “is designed to identify and partner with brokers who want to use the AGPOM program as way of differentiating themselves from their competitors with building owners and managers. These retailers must commit to binding three accounts in one year. As ‘founding members’, they will receive benefits such as BOR protection and the establishment of microsites within the AGPOM portal for members to locate them. In essence, charter membership is for those retailers who get in on the ground floor.”



Additionally, there is a separate portal under the **AGPOM Insurance Center** designed for **retail agents and brokers** where you can find all the needed tools for obtaining quotes, including applications.

“We’ve received a tremendous amount of traction with the program going national in September,” says Dusty. “We’re helping property owners and managers commit to a corporate sustainability policy and addressing the overlap between going green and the management of business risk. For retail agents and brokers, we are providing a new opportunity to discuss a top-of-the-mind issue with clients and generate a revenue stream in an area that is part of our individual, business, community, and political landscape today.”

To find out more about the AGPOM and to learn how you can become part of the Charter Membership for Retail Agents and Brokers program, please contact **Dusty** at **425.454.7987** or email at **drowland@mainstayins.com**.

***“The AGPOM concept is truly cutting edge and has helped me open doors to more sophisticated prospects that are leveraging the green movement to grow their business and reduce costs. These prospects are thrilled to learn about an insurance product that matches up with their corporate sustainability goals.”***

***Skip Rawstron  
InterWest Insurance Services***

For more information about Mainstay, please visit: **www.mainstayins.com**.